



# STIC Search Report

## EIC 3600

STIC Database Tracking Number: 180565

TO: Michael Cuff c/o Alex Kalinowski  
Location: Knox 5D49  
Art Unit : 3627  
Monday, August 01, 2005

Case Serial Number: 09/384678

From: Caryn Wesner-Early  
Location: EIC 3600  
Knox Rm. 4B71  
Phone: 272-3543

caryn.wesner-early@uspto.gov

### Search Notes

If a modification or re-focus of this search is needed, please let me know.

Hope you had a great vacation!

Caryn S. Wesner-Early, MSLS  
Technical Information Specialist  
EIC 3600, US Patent & Trademark Office  
Phone: (571) 272-3543  
Fax: (571) 273-0046  
caryn.wesner-early@uspto.gov

1/10/06  
Considered  
ME





# STIC Search Results Feedback Form

## EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher or contact:*

**Karen Lehman, EIC 3600 Team Leader**  
**(571) 272-3496 Knox 4B68**

## Voluntary Results Feedback Form

- I am an examiner in Workgroup:  Example: 3620 (optional)
- Relevant prior art **found**, search results used as follows:
- ☐ 102 rejection
  - ☐ 103 rejection
  - ☐ Cited as being of interest.
  - ☐ Helped examiner better understand the invention.
  - ☐ Helped examiner better understand the state of the art in their technology.

*Types of relevant prior art found:*

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature  
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

**Comments:**

**Drop off or send completed forms to EIC3600 Knox 4B68**





# STIC EIC 3600 Search Request Form

160565

Today's Date:

7/26/05

Class/Subclass

705/26

What date would you like to use to limit the search

Priority Date: 1/28/98

Other:

Name Michael Cuff

AU 3627

Examiner # 74494

Room # KNX-5D29 Phone 2-6778

Serial # 09/384, 678

Format for Search Results (Circle One):

PAPER

DISK

EMAIL

Where have you searched so far?

USP

DWPI

EPO

JPO

ACM

IBM TDB

IEEE

INSPEC

SPI

Other

Is this a "Fast & Focused" Search Request? (Circle One) YES NO

A "Fast & Focused" Search is completed in 2-3 hours (maximum). The search must be on a very specific topic and meet certain criteria. The criteria are posted in EIC3600 and on the EIC3600 NPL Web Page at <http://ploweb/patents/stic/stic-tc3600.htm>.

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

Alan T. Slater

I would like a business methods template search. The priority date is 1/28/1998. I would like claim 49 searched (attached). The key to this claim is the alternative process of an electronic payment order. The only choice possible for the intended recipient can be a merchant's bank or a customer bank. (note consisting large not comprising), Then the conditional responses should be found, If the conditional responses are close, that would be ok, but I need the process to be on.

STIC Searcher

Phone

Date picked up

Date Completed

note: I will be on vacation soon, Please



send results to my SPE, Alex Kaline  
KNX-5D49 (571)272-6771

? show files;ds  
File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)  
(c) 2005 JPO & JAPIO  
File 348:EUROPEAN PATENTS 1978-2005/Jul W04  
(c) 2005 European Patent Office  
File 349:PCT FULLTEXT 1979-2005/UB=20050728,UT=20050721  
(c) 2005 WIPO/Univentio  
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200548  
(c) 2005 Thomson Derwent  
File 371:French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.  
File 120:U.S. Copyrights 1978-2005/Jul 26  
(c) format only 2005 The Dialog Corp.  
File 426:LCMARC-Books 1968-2005/Jul W5  
(c) format only 2005 Dialog Corporation  
File 430:British Books in Print 2005/Jul W3  
(c) 2005 J. Whitaker & Sons Ltd.  
File 483:Newspaper Abs Daily 1986-2005/Jul 30  
(c) 2005 ProQuest Info&Learning  
File 2:INSPEC 1969-2005/Jul W4  
(c) 2005 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2005/Jul  
(c) 2005 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2005/Jul W5  
(c) 2005 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Jun  
(c) 2005 The HW Wilson Co.  
File 256:TecInfoSource 82-2005/Jun  
(c) 2005 Info.Sources Inc  
File 474:New York Times Abs 1969-2005/Jul 29  
(c) 2005 The New York Times  
File 475:Wall Street Journal Abs 1973-2005/Jul 29  
(c) 2005 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 9:Business & Industry(R) Jul/1994-2005/Jul 29  
(c) 2005 The Gale Group  
File 15:ABI/Inform(R) 1971-2005/Aug 01  
(c) 2005 ProQuest Info&Learning  
File 16:Gale Group PROMT(R) 1990-2005/Jul 28  
(c) 2005 The Gale Group  
File 20:Dialog Global Reporter 1997-2005/Aug 01  
(c) 2005 Dialog  
File 148:Gale Group Trade & Industry DB 1976-2005/Jul 29  
(c)2005 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2005/Aug 01  
(c) 2005 The Gale Group  
File 476:Financial Times Fulltext 1982-2005/Aug 01  
(c) 2005 Financial Times Ltd  
File 613:PR Newswire 1999-2005/Aug 01  
(c) 2005 PR Newswire Association Inc  
File 621:Gale Group New Prod.Annou.(R) 1985-2005/Aug 01  
(c) 2005 The Gale Group  
File 624:McGraw-Hill Publications 1985-2005/Aug 01  
(c) 2005 McGraw-Hill Co. Inc  
File 636:Gale Group Newsletter DB(TM) 1987-2005/Jul 29  
(c) 2005 The Gale Group  
File 634:San Jose Mercury Jun 1985-2005/Jul 30

(c) 2005 San Jose Mercury News  
 File 610:Business Wire 1999-2005/Aug 01  
 (c) 2005 Business Wire.  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 47:Gale Group Magazine DB(TM) 1959-2005/Aug 01  
 (c) 2005 The Gale group  
 File 635:Business Dateline(R) 1985-2005/Jul 30  
 (c) 2005 ProQuest Info&Learning  
 File 570:Gale Group MARS(R) 1984-2005/Jul 29  
 (c) 2005 The Gale Group  
 File 13:BAMP 2005/Jul W4  
 (c) 2005 The Gale Group  
 File 75:TGG Management Contents(R) 86-2005/Jul W4  
 (c) 2005 The Gale Group

Set	Items	Description
S1	24	AU='SLATER A'
S2	9	AU='SLATER A T'
S3	25	AU='SLATER ALAN'
S4	48	AU='SLATER, A.'
S5	1	AU='SLATER, A. T.'
S6	24	AU='SLATER, AL':AU='SLATER, ALAN'
S7	129	S1:S6
S8	38	S7 FROM 347,348,349,350,371
S9	11	IC=G06F-017?
S10	8	BANK? ? OR BANC? ? OR FINANCIAL()INSTITUTION? ?
S11	8	S8 AND S10
S12	12	S9 OR S11
S13	12	IDPAT (sorted in duplicate/non-duplicate order)
S14	5	IDPAT (primary/non-duplicate records only)
S15	91	S7 NOT S8
S16	0	S10 AND S15
S17	12	(THIRD OR 3RD OR ANOTHER OR OTHER OR SERVICE OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY? ? OR PARTIES OR PROVIDER? ? OR AGENT? ?) OR THIRDPARTY? ? OR PARTNER? ? OR CONTRACT?R? ? OR OUTSOURC??? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S18	4	S15 AND S17
S19	4	S18 NOT PY>1998
S20	4	S19 NOT PD=19980129:20050930
S21	4	RD (unique items)
S22	9	S14 OR S21

22/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2005 Thomson Derwent. All rts. reserv.

013915554 \*\*Image available\*\*  
WPI Acc No: 2001-399767/200143  
XRPX Acc No: N01-294686

Determining whether or not tendered check is negotiable to allow third parties to find out in real time if they should accept a check  
Patent Assignee: CITIBANK NA (CITI-N)  
Inventor: SLATER A T; SLATER A  
Number of Countries: 026 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1096437	A2	20010502	EP 2000309376	A	20001025	200143 B
CA 2324124	A1	20010425	CA 2324124	A	20001024	200143

Priority Applications (No Type Date): US 99161254 P 19991025  
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1096437	A2	E	13	G07F-007/08	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT					
LI LT LU LV MC MK NL PT RO SE SI					
CA 2324124	A1	E		G06F-017/60	
International Patent Class (Main): G06F-017/60 ...					
International Patent Class (Additional): G06F-017/30					

22/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2005 Thomson Derwent. All rts. reserv.

013494421 \*\*Image available\*\*  
WPI Acc No: 2000-666362/200065  
XRPX Acc No: N00-493893

Performing bankcard transaction with added security but without costly and time consuming encryption protocols  
Patent Assignee: CITIBANK NA (CITI-N)  
Inventor: CIRILLO T; DANCANET L; DERODES R; SCHUTZER D; SLATER A  
Number of Countries: 027 Number of Patents: 003  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1028401	A2	20000816	EP 2000200448	A	20000210	200065 B
CN 1266240	A	20000913	CN 2000102262	A	20000212	200066
JP 2000322486	A	20001124	JP 200033111	A	20000210	200109

Priority Applications (No Type Date): US 99144927 P 19990721; US 99119818 P 19990212

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1028401	A2	E	19	G07F-019/00	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT					
LI LT LU LV MC MK NL PT RO SE SI					
CN 1266240	A			G06F-017/60	
JP 2000322486	A		46	G06F-017/60	

International Patent Class (Main): G06F-017/60 ...

22/3,K/4 (Item 4 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2005 Thomson Derwent. All rts. reserv.

013036270 \*\*Image available\*\*  
WPI Acc No: 2000-208122/200019  
XRPX Acc No: N00-155150

**Allowing a service provider to perform merchant functions in utilizing  
checking and savings accounts in Internet transactions and to provide  
merchant with appropriate credit**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: **SLATER A**

Number of Countries: 082 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 982674	A2	20000301	EP 99202784	A	19990827	200019 B
WO 200022559	A1	20000420	WO 99US19627	A	19990827	200027
AU 9955879	A	20000501	AU 9955879	A	19990827	200036

Priority Applications (No Type Date): US 99237739 A 19990126; US 9898196 P 19980827

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 982674 A2 E 19 G06F-017/60

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

WO 200022559 A1 E G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9955879 A G06F-017/60 Based on patent WO 200022559

Inventor: **SLATER A**

Abstract (Basic):

... The server receives electronic payments and the payment  
instructions are sent to the customer **bank** server (12), confirming  
availability or not of funds. If permitted, the server sends the credit  
...

...Customer **bank** server (12...

International Patent Class (Main): **G06F-017/60**

22/3,K/5 (Item 5 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2005 Thomson Derwent. All rts. reserv.

012591358 \*\*Image available\*\*  
WPI Acc No: 1999-397464/199934  
XRPX Acc No: N99-297298

**Purchaser to merchant financial transaction method for e.g. Internet  
commerce**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: **SLATER A**

Number of Countries: 002 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2333878	A	19990804	GB 991782	A	19990128	199934 B
US 6098053	A	20000801	US 9872878	P	19980128	200039
			US 9897501	P	19980821	
			US 99237739	A	19990126	
GB 2333878	B	20020313	GB 991782	A	19990128	200226

Priority Applications (No Type Date): US 9897501 P 19980821; US 9872878 P 19980128; US 99237739 A 19990126

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2333878	A		62	G07F-007/10	
US 6098053	A			G06F-017/60	Provisional application US 9872878
					Provisional application US 9897501
GB 2333878	B			G07F-007/10	

International Patent Class (Additional): G06F-017/60



**22/AA,AN,AZ,TI/1 (Item 1 from file: 350)**  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

013915554

WPI Acc No: 2001-399767/

**Determining whether or not tendered check is negotiable to allow third parties to find out in real time if they should accept a check**  
Local Applications (No Type Date): EP 2000309376 A 20001025; CA 2324124 A 20001024  
Priority Applications (No Type Date): US 99161254 P 19991025

**22/AA,AN,AZ,TI/2 (Item 2 from file: 350)**  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

013494421

WPI Acc No: 2000-666362/

**Performing bankcard transaction with added security but without costly and time consuming encryption protocols**  
Local Applications (No Type Date): EP 2000200448 A 20000210; CN 2000102262 A 20000212; JP 200033111 A 20000210  
Priority Applications (No Type Date): US 99144927 P 19990721; US 99119818 P 19990212

**22/AA,AN,AZ,TI/3 (Item 3 from file: 350)**  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

013036433

WPI Acc No: 2000-208285/

**Image based transactions performing to image check items at ATM, collect MICR code line and other information about check and deposit account by scanning front and back faces of such item to create image of deposit**  
Local Applications (No Type Date): EP 99202212 A 19990707  
Priority Applications (No Type Date): US 9892487 P 19980707; US 9892486 P 19980707

**22/AA,AN,AZ,TI/4 (Item 4 from file: 350)**  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

013036270

WPI Acc No: 2000-208122/

**Allowing a service provider to perform merchant functions in utilizing checking and savings accounts in Internet transactions and to provide merchant with appropriate credit**  
Local Applications (No Type Date): EP 99202784 A 19990827; WO 99US19627 A 19990827; AU 9955879 A 19990827  
Priority Applications (No Type Date): US 99237739 A 19990126; US 9898196 P 19980827

**22/AA,AN,AZ,TI/5 (Item 5 from file: 350)**  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

012591358

WPI Acc No: 1999-397464/

**Purchaser to merchant financial transaction method for e.g. Internet**

**commerce**

Local Applications (No Type Date): GB 991782 A 19990128; US 9872878 P  
19980128; US 9897501 P 19980821; US 99237739 A 19990126; GB 991782 A  
19990128

Priority Applications (No Type Date): US 9897501 P 19980821; US 9872878 P  
19980128; US 99237739 A 19990126

**22/AA,AN,AZ,TI/6 (Item 1 from file: 430)**

DIALOG(R)File 430:(c) 2005 J. Whitaker & Sons Ltd. All rts. reserv.

05843311

**1TITLE: How to Prepare an Example Contract for Third - party Logistics  
Services**

ISBN: 1899960066

**22/AA,AN,AZ,TI/7 (Item 2 from file: 430)**

DIALOG(R)File 430:(c) 2005 J. Whitaker & Sons Ltd. All rts. reserv.

02219037

**TITLE: How to Select Suppliers of Third - Party Logistics Services;  
Including an Example Invitation to Tender**

ISBN: 189996004X

**22/AA,AN,AZ,TI/8 (Item 3 from file: 430)**

DIALOG(R)File 430:(c) 2005 J. Whitaker & Sons Ltd. All rts. reserv.

02219036

**TITLE: How to Prepare a Contract for Third - Party Warehousing Services**

ISBN: 1899960031

**22/AA,AN,AZ,TI/9 (Item 4 from file: 430)**

DIALOG(R)File 430:(c) 2005 J. Whitaker & Sons Ltd. All rts. reserv.

02219035

**TITLE: How to Prepare a Contract for Third - Party Transport Services**

ISBN: 1899960023

? show files;ds  
 File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)  
 (c) 2005 JPO & JAPIO  
 File 350:Derwent WPIX 1963-2005/UD,UM &UP=200548  
 (c) 2005 Thomson Derwent  
 File 371:French Patents 1961-2002/BOPI 200209  
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	38412	(THIRD OR 3RD OR ANOTHER OR OTHER OR SERVICE OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY? ? OR PARTIES OR PROVIDER? ? OR AGENT? ?) OR THIRDPARTY? ? OR PARTNER? ? OR CONTRACT?R? ? OR OUTSOURC??? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S2	2849688	BATCH??? OR BLOCK? ? OR BLOC? ? OR CLUSTER? OR POOL? ? OR - COMBINE? ? OR COMBINATION OR BUNDL? OR AGGREGAT? OR CONSOLIDAT? OR GROUP???
S3	1459840	ORDER? ? OR ACCOUNTS()RECEIVABLE OR PAYMENT? ? OR PAYOUT? ? OR PAY()OUT? ? OR DISBURSAL? ? OR DISBURSEMENT? OR REMITTANC- E? ? OR COLLECTION? ? OR CHARGE? ? OR INVOICE? ? OR EFT OR FU- ND? ?()TRANSFER? ? OR DEBIT? ? OR CREDIT? ? OR BILL???
S4	4260844	DETECT??? OR FIND??? OR DISCOVER??? OR DETERMIN? OR RECOGN- I? OR DISTINGUISH??? OR DISCERN??? OR ASCERTAIN??? OR IDENTIF- Y??? OR IDENTIFICATION OR SELECT???
S5	1129544	RECIPIENT? ? OR RECEIVER? ? OR RECEIVING OR ACCEPT?R? ? OR CREDIT?R? ?
S6	59471	BANK? ? OR BANC? ? OR FINANCIAL()INSTITUTION? ?
S7	1245887	SELLER? ? OR VEND?R? ? OR MERCHANT? ? OR DISTRIBUT?R? ? OR RETAILER? ? OR SUPPLIER? ? OR PURVEY?R? ? OR STORE? ? OR SHOP? ?
S8	108411	BUYER? ? OR PURCHASER? ? OR CONSUMER? ? OR VENDEE? ? OR CU- STOMER?..? OR SHOPPER? ?
S9	5068218	TRANSLAT??? OR REFORMAT? OR RE()FORMAT? OR CONVERT??? OR C- ONVERSION? OR CONFIGUR? OR RECONFIGUR? OR STRUCTUR? OR RESTRU- CTUR? OR ADJUST? OR ADAPT? OR REPLACE? OR SUBSTITUT??? OR TRA- NSFORM? OR TRANSPOS?
S10	37	S1(10N) (S2(5N)S3)
S11	92254	S4(5N)S5
S12	5408	S6(5N) (S7 OR S8)
S13	152	S9(10N)S12
S14	0	S10(S)S11(S)S13
S15	0	S10 AND S11 AND S13
S16	0	S10 AND S11 AND S12
S17	245	S1(S)S2(S)S3
S18	0	S11(S)S13
S19	1	S11 AND S13
S20	46	S11 AND S12
S21	0	S17 AND S20
S22	1786	S1 AND S2 AND S3
S23	0	S20 AND S22
S24	0	S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND (S7 OR S8) AND S9
S25	3	S10 AND S12
S26	46	S12 AND S22
S27	92	S20 OR S26
S28	10	S9 AND S27
S29	333696	IC=G06F-017?
S30	56	S27 AND S29
S31	20	S11(S)S12
S32	37	S12(S)S22
S33	57	S31 OR S32
S34	40	S29 AND S33

S35	47	S28 OR S34
S36	47	IDPAT (sorted in duplicate/non-duplicate order)
S37	47	IDPAT (primary/non-duplicate records only)

37/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2005 Thomson Derwent. All rts. reserv.

017041116 \*\*Image available\*\*  
WPI Acc No: 2005-365435/200537  
XRPX Acc No: N05-296211

**Financial transaction device e.g. cell phone transmits transaction request comprising transaction data and merchant identification information to acquiring bank through network, to authorize and execute request transaction**

Patent Assignee: ROPER D (ROPE-I); WILKES W B (WILK-I)

Inventor: ROPER D; WILKES W B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20050097015	A1	20050505	US 2003697374	A	20031030	200537 B

Priority Applications (No Type Date): US 2003697374 A 20031030

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20050097015	A1	11	G06F-017/60	

Abstract (Basic):

... A processor transmits transaction request comprising transaction data such as credit card number, and **merchant** identification information to acquiring **bank** through network, to authorize and execute request transaction.

International Patent Class (Main): G06F-017/60

37/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2005 Thomson Derwent. All rts. reserv.

017006882 \*\*Image available\*\*  
WPI Acc No: 2005-331199/200534  
Related WPI Acc No: 2005-313659; 2005-313671; 2005-313675; 2005-383353;  
2005-456715  
XRPX Acc No: N05-270935

**Real-time customer information update method in bank , involves providing service selected by customer , based on receiving updated customer information form from customer**

Patent Assignee: FOSS S H (FOSS-I)

Inventor: FOSS S H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20050080724	A1	20050414	US 2003685277	A	20031014	200534 B
			US 2004837164	A	20040430	

Priority Applications (No Type Date): US 2004837164 A 20040430; US 2003685277 A 20031014

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20050080724	A1	16	G06F-017/60	CIP of application US 2003685277

**Real-time customer information update method in bank , involves providing service selected by customer , based on receiving updated**

customer information form from customer  
International Patent Class (Main): G06F-017/60

37/3,K/8 (Item 8 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2005 Thomson Derwent. All rts. reserv.

016704953 \*\*Image available\*\*  
WPI Acc No: 2005-029229/200503  
Related WPI Acc No: 2005-029235; 2005-073155  
XRPX Acc No: N05-025235

**Integrated e-commerce sales and usage tax exchange system handles payment of amount due to third party/merchant/customer according to determined payment due, based on transaction of consumer at merchant node**

Patent Assignee: BARSADE J (BARS-I); ELYASHIV T (ELYA-I)

Inventor: BARSADE J; ELYASHIV T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040230490	A1	20041118	US 2002436661	P	20021230	200503 B
			US 2003459373	P	20030402	
			US 2003744597	A	20031222	

Priority Applications (No Type Date): US 2003744597 A 20031222; US 2002436661 P 20021230; US 2003459373 P 20030402

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040230490	A1	30	G06F-017/60	Provisional application	US 2002436661

Provisional application US 2003459373

Abstract (Basic):

... of third party, based on transaction of consumer at merchant node. A financial network connecting **merchants acquirer bank**, **customers credit card issuing bank**, handles **payment** of amount due to **third party** /merchant/customer.

International Patent Class (Main): G06F-017/60

37/3,K/11 (Item 11 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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016412219 \*\*Image available\*\*  
WPI Acc No: 2004-570131/200455  
XRPX Acc No: N04-450897

**On-line direct debit payment system in credit card company, has service layer, process layer and business component layer which communicate with database for processing payment transaction**

Patent Assignee: MODASOLUTIONS CORP (MODA-N)

Inventor: FORZLEY M

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040139016	A1	20040715	US 2002422640	P	20021101	200455 B
			US 2003506873	P	20030930	
			US 2003697984	A	20031031	

CA 2484990 A1 20050430 CA 2484990 A 20041018 200534

Priority Applications (No Type Date): US 2003697984 A 20031031; US  
2002422640 P 20021101; US 2003506873 P 20030930

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040139016	A1		18	G06F-017/60	Provisional application US 2002422640

Provisional application US 2003506873

CA 2484990 A1 E G06F-017/60

**On-line direct debit payment system in credit card company, has service layer, process layer and business component layer which communicate with database for processing payment transaction**

Abstract (Basic):

... A service layer, process layer and business component layer communicate with database to process **payment** transaction. The process layer has business logic and data **conversion** modules and shares persistent objects with the service layer having presentation view, merchant interface and **payment** interface and the business component layer having user authentication, transaction processing, **payment** manager and sales tools modules.

... An INDEPENDENT CLAIM is also included for on-line direct **debit payment** method...

...On-line direct **debit payment** system for **credit** card company...

...Enables secure confidential **debit payment** for goods and services purchased over the internet. Enables flexible **payment** handling and **payment** flow from bank to **service provider** to **merchant** or directly from **bank** to **merchant**. Allows **consumers** to select direct **payment** from account as the **payment** option. Handles errors during the processing of **payment** transaction and notifies customer, merchant or **service provider** with the necessary error codes and appropriate action that needs to be taken...

...The figure shows the functional **block** diagram of the on-line direct **debit payment** system...

...Title Terms: **DEBIT** ;

International Patent Class (Main): **G06F-017/60**

**37/3,K/12 (Item 12 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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016375168 \*\*Image available\*\*

WPI Acc No: 2004-533075/200451

XRPX Acc No: N04-422205

**Bank service provider system control program stores instructions for storing user's deposit information in credit card, and for transferring money for usage of credit service, from user's bank account to credit service provider system**

Patent Assignee: HITACHI LTD (HITA )

Inventor: MISHINA Y; SATO A

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040128247	A1	20040701	US 2003735872	A	20031216	200451 B
JP 2004199534	A	20040715	JP 2002369174	A	20021220	200451

Priority Applications (No Type Date): JP 2002369174 A 20021220

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040128247	A1		20	G06F-017/60	
JP 2004199534	A		19	G06F-017/60	

Bank service provider **system control program** stores instructions for storing user's deposit information in credit card, and for transferring money for usage of credit service, from user's bank account to credit service provider **system**

International Patent Class (Main): G06F-017/60

37/3,K/16 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015591170 \*\*Image available\*\*

WPI Acc No: 2003-653325/200362

XRPX Acc No: N03-520270

**Customer account information distribution system for banks, transmits e-mail containing customer account information, to customer terminal, through private communication network**

Patent Assignee: NEC CORP (NIDE ); SUMITOMO GINKO KK (SUMI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003242364	A	20030829	JP 200237788	A	20020215	200362 B

Priority Applications (No Type Date): JP 200237788 A 20020215

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2003242364	A		5	G06F-017/60	

Abstract (Basic):

... in banks for delivering customer account information such as account balance information, transfer information and **payment** information, to mobile telephone and personal computer of customers...

International Patent Class (Main): G06F-017/60

37/3,K/25 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014717167 \*\*Image available\*\*

WPI Acc No: 2002-537871/200257

XRPX Acc No: N02-425913

**Payment for goods or services over the Internet in which a buyer requests his bank to make a payment to a seller and the bank verifies and authenticates buyer and payment so that a third party intermediary is not required**

Patent Assignee: FRANCE TELECOM (ETFR ); FRANCE TELECOM SA (ETFR )

Inventor: DARBOUR B; DESPLANQUES F; REMERY P; TRAORE J



Number of Countries: 101 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200252517	A1	20020704	WO 2001FR4029	A	20011218	200257 B
FR 2818778	A1	20020628	FR 200017078	A	20001222	200257
EP 1344196	A1	20030917	EP 2001995729	A	20011218	200362
			WO 2001FR4029	A	20011218	
AU 2002226456	A1	20020708	AU 2002226456	A	20011218	200427

Priority Applications (No Type Date): FR 200017078 A 20001222

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200252517 A1 F 27 G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU  
ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

FR 2818778 A1 G06F-017/60

EP 1344196 A1 F G07F-019/00 Based on patent WO 200252517

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

AU 2002226456 A1 G07F-019/00 Based on patent WO 200252517

**Payment for goods or services over the Internet in which a buyer requests his bank to make a payment to a seller and the bank verifies and authenticates buyer and payment so that a third party intermediary is not required**

Abstract (Basic):

... bank (B1) for payment of an amount for a service to be supplied by a **seller** (V). The **bank** authenticates the **buyer** and the transaction and settles the transaction in the case of positive authentication while also...

... invention speeds and simplifies the payment procedure by removing the intermediary stage and allowing a **buyer** 's or **customer** 's **bank** act as an intermediary for confirming and authenticating **payment** .

International Patent Class (Main): **G06F-017/60** ...

**37/3,K/28 (Item 28 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014568851 \*\*Image available\*\*

WPI Acc No: 2002-389554/200242

XPX Acc No: N02-305503

**Customer bank account information modification notice method involves intimating specific service providers who automatically withdraw credit from customer , about modification in customer bank account information**

Patent Assignee: HITACHI LTD (HITA )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002109212	A	20020412	JP 2000295665	A	20000928	200242 B

Priority Applications (No Type Date): JP 2000295665 A 20000928

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002109212	A		9	G06F-017/60	

**Customer bank account information modification notice method involves intimating specific service providers who automatically withdraw credit from customer , about modification in customer bank account information**

Abstract (Basic):

... is modified by a bank (202) as desired by the customer (201). A list of **service providers** (203-205) who automatically withdraw **credit** from the account of that customer is searched. The customer selects specific **service providers** from the searched list who should be intimated about the modification. Accordingly, the customer account information modification is intimated to the **service providers** by the bank.

... Customer bank account information modification notice to **service providers** like gas company, electric company, telephone and mobile telephone company, etc...

...A modification in a customer bank account information can be rapidly intimated to the **service providers** , thereby reducing the labor of modification notification...

...The figure shows a system block diagram of the **customer bank** account information modification notice system. (Drawing includes non-English language text...

International Patent Class (Main): **G06F-017/60**

**37/3,K/29 (Item 29 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014448548 \*\*Image available\*\*

WPI Acc No: 2002-269251/200231

XRPX Acc No: N02-209514

**Distributed clearing of electronic payments e.g. for Internet, where trust function is distributed to banks of transaction parties and payment cleared through electronic clearing bank that aggregates and nets credits of those banks**

Patent Assignee: CLEAR2PAY INC (CLEA-N)

Inventor: DEGRAEVE W; INGELS J

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200215088	A1	20020221	WO 2001US25209	A	20010814	200231 B
AU 200183308	A	20020225	AU 200183308	A	20010814	200245

Priority Applications (No Type Date): US 2000638821 A 20000814

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200215088	A1	E	26	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200183308 A G06F-017/60 Based on patent WO 200215088

Abstract (Basic):

... payment is cleared through an electronic clearing bank that  
aggregates and nets credits of those **banks**. A **buyer** at node (10)  
has an e- **credit** line with a local **bank** (30). A **seller** at node  
(20) has an e- **credit** line with a local bank (40).  
... is provided for buy-sell transactions. An electronic  
clearinghouse (60) mediates electronic transactions between the **buyer**  
's **bank** (30) and **seller**'s **bank** (40...)

...to become central players in electronic commerce at the relatively low  
cost of establishing e- **credit** lines for its customers and  
establishing the clearing arrangement...

International Patent Class (Main): G06F-017/60

37/3,K/30 (Item 30 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014395441 \*\*Image available\*\*

WPI Acc No: 2002-216144/200227

Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-239126;  
2002-443439; 2002-443440; 2002-443441; 2002-443442; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912

XRPX Acc No: N02-165640

**Billing information presenting method for electronic commerce, involves  
transmitting bill information corresponding to respective payors based on  
received request**

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: AU R; BRADLEY K W; BRINGARDNER C M; KITCHEN B; MOSES G B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020019809	A1	20020214	US 9834561	A	19980303	200227 B
			US 2001892627	A	20010628	

Priority Applications (No Type Date): US 9834561 A 19980303; US 2001892627  
A 20010628

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020019809	A1		35	G06F-017/60	Cont of application US 9834561 Cont of patent US 6289322

Abstract (Basic):

... For electronic presentation of an aggregation of bills from  
different billers such as **merchants**, utility companies, **service  
providers** and **bank** card companies...

International Patent Class (Main): G06F-017/60

37/3,K/37 (Item 37 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013499883 \*\*Image available\*\*  
WPI Acc No: 2000-671824/200065  
Related WPI Acc No: 2003-786452  
XRPX Acc No: N00-497991

**Computerized payment transaction apparatus for tendering payment to creditor in remote site, has creditor computer that receives creditor report from host processor to process credit collection data**

Patent Assignee: MERSKY M (MERS-I); MERSKY R (MERS-I)

Inventor: MERSKY M; MERSKY R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6119106	A	20000912	US 97979777	A	19971126	200065 B

Priority Applications (No Type Date): US 97979777 A 19971126

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6119106	A		20	G06F-017/60	

Abstract (Basic):

... For tendering payment to creditor e.g. utility company, **bank**,  
**credit** card company, department **store**, in remote site. Also for  
purchasing e.g. money **orders**, telephone prepaid card...  
International Patent Class (Main): **G06F-017/60**

37/3,K/38 (Item 38 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2005 Thomson Derwent. All rts. reserv.

013342724 \*\*Image available\*\*  
WPI Acc No: 2000-514663/200046  
XRPX Acc No: N00-380402

**Accounting data routing system for use in Internet, includes electronic billing exchange which permits customer service providers to access any billing service provider to obtain billing information**

Patent Assignee: CHASE MANHATTAN BANK (CHAS-N); BRACO R A (BRAC-I);  
FEINBERG L A (FEIN-I); FELIX J Y (FELI-I); LAWTON K V (LAWT-I); MACARTHUR  
C (MACA-I); RYKOWSKY W (RYKO-I)

Inventor: BRACO R A; FEINBERG L A; FELIX J Y; LAWTON K V; MACARTHUR C;  
RYKOWSKY W

Number of Countries: 091 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200042551	A2	20000720	WO 2000US624	A	20000111	200046 B
AU 200025004	A	20000801	AU 200025004	A	20000111	200054
CN 1343338	A	20020403	CN 2000804971	A	20000111	200247
EP 1224582	A2	20020724	EP 2000903227	A	20000111	200256
			WO 2000US624	A	20000111	
JP 2003502721	W	20030121	JP 2000594058	A	20000111	200308
			WO 2000US624	A	20000111	
US 20030115141	A1	20030619	US 99115925	P	19990114	200341
			US 99241043	A	19990201	
			US 2003336495	A	20030102	

Priority Applications (No Type Date): US 99241043 A 19990201; US 99115925 P 19990114; US 2003336495 A 20030102

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200042551	A2	E	37	G06F-017/60	
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 200025004	A			G06F-017/60	Based on patent WO 200042551
CN 1343338	A			G06F-017/60	
EP 1224582	A2	E		G06F-017/60	Based on patent WO 200042551
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
JP 2003502721	W		35	G06F-017/60	Based on patent WO 200042551
US 20030115141	A1			G06F-017/60	Provisional application US 99115925

Cont of application US 99241043

Abstract (Basic):

... For routing accounting data from service providers e.g. telephone, utility, food, credit service providers, **bank** to **customers**. Also for routing financial information such as **credit** history, **invoices** and/or trade transactions, marketing information such as unique customer information, financial security information, government...

International Patent Class (Main): **G06F-017/60**

**37/3,K/39 (Item 39 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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012384610 \*\*Image available\*\*

WPI Acc No: 1999-190717/199916

XRPX Acc No: N99-139473

**Bill presentation and payment method**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: SCHUTZER D

Number of Countries: 085 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9910823	A1	19990304	WO 98US17329	A	19980826	199916 B
AU 9891117	A	19990316	AU 9891117	A	19980826	199930
EP 1010118	A1	20000621	EP 98943288	A	19980826	200033
			WO 98US17329	A	19980826	
ZA 9807622	A	20001025	ZA 987622	A	19980824	200061
US 6292789	B1	20010918	US 9756399	P	19970826	200157
			US 9765474	P	19971119	
			US 9767162	P	19971204	
			US 98137812	A	19980821	
AU 742682	B	20020110	AU 9891117	A	19980826	200217
TW 464814	A	20011121	TW 98114119	A	19980826	200248

Priority Applications (No Type Date): US 9767162 P 19971204; US 9756399 P 19970826; US 9765474 P 19971119; US 98137812 A 19980821

Patent Details:

Patent No Kind Lan Pg. Main IPC Filing Notes  
 WO 9910823 A1 E 84 G06F-017/60  
 Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
 CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR  
 LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
 TR TT UA UG UZ VN YU ZW  
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
 IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW  
 AU 9891117 A Based on patent WO 9910823  
 EP 1010118 A1 E G06F-017/60 Based on patent WO 9910823  
 Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
 LI LT LU LV MC MK NL PT RO SE SI  
 ZA 9807622 A 86 G06F-000/00  
 US 6292789 B1 G06F-017/60 Provisional application US 9756399  
 Provisional application US 9765474  
 Provisional application US 9767162  
 AU 742682 B G06F-017/60 Previous Publ. patent AU 9891117  
 Based on patent WO 9910823  
 TW 464814 A G06F-017/60  
 Abstract (Basic):

... Electronic bill payment is carried out between **customers** and  
 their **banks** and other **service providers**. Electronic **bill**  
 presentation involves **biller** and its **service provider**, such that  
 all entities e.g. consumers, businesses and networks are involved.  
 ...International Patent Class (Main): **G06F-017/60**

**37/3,K/40 (Item 40 from file: 350)**  
 DIALOG(R)File 350:Derwent WPIX  
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012151283 \*\*Image available\*\*  
 WPI Acc No: 1998-568195/199848  
 Related WPI Acc No: 1999-571514; 2000-038009; 2002-478344; 2002-618748  
 XRPX Acc No: N98-442083

**Automated financial transaction system using internet - includes  
 financial processing computer that is placed at remote place from  
 merchant computer, and communicates self generated transaction indicia to  
 merchant and customer computers**

Patent Assignee: OGRAM M E (OGRA-I)  
 Inventor: OGRAM M E  
 Number of Countries: 001 Number of Patents: 001  
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5822737	A	19981013	US 96597017	A	19960205	199848 B

Priority Applications (No Type Date): US 96597017 A 19960205

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
 US 5822737 A 15 G06F-017/60

...Abstract (Basic): The system includes a **bank** computer that **stores**  
 financial data containing customer account numbers and available credit  
 data. An authorization indicia is generated in response to queries  
 containing **customer** account number and amount. The **bank** computer  
 also **stores** deposit data indicative of amounts owed to depositors. An  
**adjusting** unit of the bank computer **adjusts**, the credit data and  
 deposit data based on the customer account number and amount data...

...The **bank** computer is queried with the **customer** account data and the amount data. A communicating unit of the financial data processing computer...

...computer includes a connecting unit that connects the customer computer to the merchant computer after **receiving** the authorization indicia at **selected** return address...

International Patent Class (Main): **G06F-017/60**

**37/3,K/44** (Item 44 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07647513 \*\*Image available\*\*  
SYSTEM AND METHOD FOR REPAYMENT PROCESSING AND CREDITOR SYSTEM

PUB. NO.: 2003-141368 [JP 2003141368 A]  
PUBLISHED: May 16, 2003 (20030516)  
INVENTOR(s): CHUMA TOSHIHIKO  
APPLICANT(s): AIFUL CORP  
APPL. NO.: 2001-333044 [JP 2001333044]  
FILED: October 30, 2001 (20011030)

INTL CLASS: **G06F-017/60** ; G07D-009/00

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide a repayment processing system in which a **creditor** system can uniquely **identify** a transferring person even in the case there are customers with the same family and...

... transferring person, and a repayment processing means 25 for performing repayment processing related to the **customer**. A **financial institution** system 30 is provided with a deposit account **identification** information **receiving** means 34 for **receiving** the **identification** information of a first deposit account, a transfer processing means 35 for performing transfer processing...

... desired repayment amount from the first deposit account to a second deposit account corresponding to **identification** information of the **creditor** system, a transferring person name generating means 31 for generating the name of the transferring...

37/AN,AZ,TI/1 (Item 1 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

017132790

E-check generating method in e-commerce system, involves generating check object based on identified check data containing bank and bank account, scanned check image, and entered amount

Local Applications (No Type Date): US 2003733837 A 20031211  
Priority Applications (No Type Date): US 2003733837 A 20031211

37/AN,AZ,TI/2 (Item 2 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

017041116

Financial transaction device e.g. cell phone transmits transaction request comprising transaction data and merchant identification information to acquiring bank through network, to authorize and execute request transaction

Local Applications (No Type Date): US 2003697374 A 20031030  
Priority Applications (No Type Date): US 2003697374 A 20031030

37/AN,AZ,TI/3 (Item 3 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

017006882

Real-time customer information update method in bank, involves providing service selected by customer, based on receiving updated customer information form from customer

Local Applications (No Type Date): US 2003685277 A 20031014; US 2004837164 A 20040430  
Priority Applications (No Type Date): US 2004837164 A 20040430; US 2003685277 A 20031014

37/AN,AZ,TI/4 (Item 4 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016989391

Indexed certificates of deposit issuing method for e.g. credit union, involves paying index increase to agent upon maturity of certificates of deposit, and distributing deposit and interest to customers by bank institutions

Local Applications (No Type Date): US 2003681599 A 20031008  
Priority Applications (No Type Date): US 2003681599 A 20031008

37/AN,AZ,TI/5 (Item 5 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016970549

Not sufficient fund check handling process for pizzeria, involves receiving face of check that is deemed to be a not sufficient fund and fees from check writer's bank by system bank, and paying merchant for check by system's bank

Local Applications (No Type Date): US 2003605536 A 20031006



Priority Applications (No Type Date): US 2003605536 A 20031006

37/AN,AZ,TI/6 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016928516

Bank card distribution method e.g. for debit card, check card, involves creating and distributing dead bank card to identified prospective new account holder from identified pool of prospective account holders

Local Applications (No Type Date): US 2003667353 A 20030923

Priority Applications (No Type Date): US 2003667353 A 20030923

37/AN,AZ,TI/7 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016832212

Multifunction terminal for use in bank, authenticates customer with respect to selected business transaction, based on which execution of selected transaction is controlled upon receiving request for processing transaction

Local Applications (No Type Date): JP 2003197214 A 20030715

Priority Applications (No Type Date): JP 2003197214 A 20030715

37/AN,AZ,TI/8 (Item 8 from file: 350)

DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016704953

Integrated e-commerce sales and usage tax exchange system handles payment of amount due to third party/merchant/customer according to determined payment due, based on transaction of consumer at merchant node

Local Applications (No Type Date): US 2002436661 P 20021230; US 2003459373 P 20030402; US 2003744597 A 20031222

Priority Applications (No Type Date): US 2003744597 A 20031222; US 2002436661 P 20021230; US 2003459373 P 20030402

37/AN,AZ,TI/9 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016644880

Supplemental address verification method for e.g. HP shopping website, involves, and using service to further analyze order, if outsort rule fires while comparing information of order with negative files and with fraud patterns

Local Applications (No Type Date): US 2003422337 A 20030424

Priority Applications (No Type Date): US 2003422337 A 20030424

37/AN,AZ,TI/10 (Item 10 from file: 350)

DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016442995

Internet advertisement through bank

Local Applications (No Type Date): KR 200266092 A 20021029

Priority Applications (No Type Date): KR 200266092 A 20021029

37/AN,AZ,TI/11 (Item 11 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016412219

On-line direct debit payment system in credit card company, has service layer, process layer and business component layer which communicate with database for processing payment transaction  
Local Applications (No Type Date): US 2002422640 P 20021101; US 2003506873 P 20030930; US 2003697984 A 20031031; CA 2484990 A 20041018  
Priority Applications (No Type Date): US 2003697984 A 20031031; US 2002422640 P 20021101; US 2003506873 P 20030930

37/AN,AZ,TI/12 (Item 12 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016375168

Bank service provider system control program stores instructions for storing user's deposit information in credit card, and for transferring money for usage of credit service, from user's bank account to credit service provider system  
Local Applications (No Type Date): US 2003735872 A 20031216; JP 2002369174 A 20021220  
Priority Applications (No Type Date): JP 2002369174 A 20021220

37/AN,AZ,TI/13 (Item 13 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016306020

Waiting-one's-turn information provision system in bank, transmits waiting status information of customer located in remote place, based on authentication information received through Internet  
Local Applications (No Type Date): JP 2002332294 A 20021115  
Priority Applications (No Type Date): JP 2002332294 A 20021115

37/AN,AZ,TI/14 (Item 14 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015809017

Electronic banking service system transmits predetermined message to terminal addressee of corresponding customer, when transfer recipient's financial institution does not exist within predetermined region  
Local Applications (No Type Date): JP 2002119594 A 20020422  
Priority Applications (No Type Date): JP 2002119594 A 20020422

37/AN,AZ,TI/15 (Item 15 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015682764

Stored value card transaction processing method e.g. for gift cards, involves parsing formatted message received from retail merchant to identify transaction amount/type, merchant ID, bank ID and account ID  
Local Applications (No Type Date): US 2002352960 P 20020130; US 2003354776

A 20030130  
Priority Applications (No Type Date): US 2002352960 P 20020130; US  
2003354776 A 20030130

**37/AN,AZ,TI/16** (Item 16 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015591170

Customer account information distribution system for banks, transmits  
e-mail containing customer account information, to customer terminal,  
through private communication network  
Local Applications (No Type Date): JP 200237788 A 20020215  
Priority Applications (No Type Date): JP 200237788 A 20020215

**37/AN,AZ,TI/17** (Item 17 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015304987

Mutual aid premium management method in fire insurance service for rental  
house, involves collating contractor and payment data for preparation of  
report, using which insurance certificate is provided to contractor  
Local Applications (No Type Date): JP 2000375431 A 20001211  
Priority Applications (No Type Date): JP 2000375431 A 20001211

**37/AN,AZ,TI/18** (Item 18 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015292939

Target receptivity marketing system for financial institutions, involves  
processing data of customer who accepted offer provided by marketing  
agent, based on which credit card company issues application to  
customer  
Local Applications (No Type Date): US 2001315279 P 20010827; US 2002355491  
P 20020207; US 2002158438 A 20020529  
Priority Applications (No Type Date): US 2002158438 A 20020529; US  
2001315279 P 20010827; US 2002355491 P 20020207

**37/AN,AZ,TI/19** (Item 19 from file: 350)  
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015272462

Customer self payment of utility services for settlement via Internet,  
includes calculating fee using additional information with self charged  
electronic cash, customer information and measured gas, electricity or  
water meter values  
Local Applications (No Type Date): WO 2002KR1756 A 20020918; KR 200160794 A  
20010928; AU 2002330332 A 20020918  
Priority Applications (No Type Date): KR 200160794 A 20010928

**37/AN,AZ,TI/20** (Item 20 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015134959

Medicine electronic commerce system by Enterprise Relationship Management construction and method for operating the same  
Local Applications (No Type Date): KR 200120930 A 20010418; KR 200120930 A 20010418  
Priority Applications (No Type Date): KR 200120930 A 20010418

37/AN,AZ,TI/21 (Item 21 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015107555  
Security system for authentication and authorization of financial transactions, uses a single-use token generated on request at a payer's bank by bank's secure software  
Local Applications (No Type Date): WO 2002NZ142 A 20020731; AU 2002328053 A 20020731  
Priority Applications (No Type Date): NZ 519335 A 20020604; NZ 513287 A 20010731

37/AN,AZ,TI/22 (Item 22 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

015079101  
Multiple accounts/purposes single card processing system in bank, has issues card including unique identification number, PIN, login ID, that is validated only after preset conditions are satisfied  
Local Applications (No Type Date): US 97877006 A 19970616; US 98207854 A 19981208; US 2000524496 A 20000313; US 2001894581 A 20010628; US 2002114522 A 20020402  
Priority Applications (No Type Date): US 2002114522 A 20020402; US 97877006 A 19970616; US 98207854 A 19981208; US 2000524496 A 20000313; US 2001894581 A 20010628

37/AN,AZ,TI/23 (Item 23 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014726317  
Bandwidth allocation reconfiguration for synchronous optical data communication network, involves selecting updated mapping information from load memory bank in response to reconfiguration flag detection at receiver node  
Local Applications (No Type Date): US 2000725730 A 20001129  
Priority Applications (No Type Date): US 2000725730 A 20001129

37/AN,AZ,TI/24 (Item 24 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014717273  
Trading method for World-Wide Web, where the customer defines the purchasing rules for the purchaser account including defining the site classifications from which purchases can be made  
Local Applications (No Type Date): WO 2000IE162 A 20001228; WO 2000IE162 A 20001228; AU 2001223923 A 20001228  
Priority Applications (No Type Date): WO 2000IE162 A 20001228

37/AN,AZ,TI/25 (Item 25 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014717167

Payment for goods or services over the Internet in which a buyer requests his bank to make a payment to a seller and the bank verifies and authenticates buyer and payment so that a third party intermediary is not required

Local Applications (No Type Date): WO 2001FR4029 A 20011218; FR 200017078 A 20001222; EP 2001995729 A 20011218; WO 2001FR4029 A 20011218; AU 2002226456 A 20011218

Priority Applications (No Type Date): FR 200017078 A 20001222

37/AN,AZ,TI/26 (Item 26 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014716176

Computer implemented financial service provision method for banks, involves providing page comprising option to view user specific data which belongs to website of another party, on web site owned by host site

Local Applications (No Type Date): US 9893953 A 19980608; US 2001995278 A 20011126

Priority Applications (No Type Date): US 9893953 A 19980608; US 2001995278 A 20011126

37/AN,AZ,TI/27 (Item 27 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014605260

On-line/mobile transaction conduction method involves comparing cardholder identity authentication information with that stored in issuing bank computer, by third party authorizer computer

Local Applications (No Type Date): WO 2000US25852 A 20000921; AU 200077066 A 20000921; WO 2000US25852 A 20000921; EP 2000966777 A 20000921; WO 2000US25852 A 20000921

Priority Applications (No Type Date): WO 2000US25852 A 20000921

37/AN,AZ,TI/28 (Item 28 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014568851

Customer bank account information modification notice method involves intimating specific service providers who automatically withdraw credit from customer, about modification in customer bank account information

Local Applications (No Type Date): JP 2000295665 A 20000928

Priority Applications (No Type Date): JP 2000295665 A 20000928

37/AN,AZ,TI/29 (Item 29 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014448548

Distributed clearing of electronic payments e.g. for Internet, where trust function is distributed to banks of transaction parties and payment cleared through electronic clearing bank that aggregates and nets credits of those banks

Local Applications (No Type Date): WO 2001US25209 A 20010814; AU 200183308 A 20010814

Priority Applications (No Type Date): US 2000638821 A 20000814

**37/AN,AZ,TI/30 (Item 30 from file: 350)**

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014395441

Billing information presenting method for electronic commerce, involves transmitting bill information corresponding to respective payors based on received request

Local Applications (No Type Date): US 9834561 A 19980303; US 2001892627 A 20010628

Priority Applications (No Type Date): US 9834561 A 19980303; US 2001892627 A 20010628

**37/AN,AZ,TI/31 (Item 31 from file: 350)**

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014277455

Sales tax assessment database compiling method in e-commerce sales transaction, involves correlating gathered uniform commodities code information and commodities description information with tax assessment information

Local Applications (No Type Date): WO 2001US40972 A 20010614; AU 200168752 A 20010614; US 2000211625 P 20000614; US 2000215284 P 20000630; US 2000215285 P 20000630; US 2000216754 P 20000707; US 2000216755 P 20000707; US 2000218196 P 20000714; US 2001881533 A 20010614; EP 2001946741 A 20010614; WO 2001US40972 A 20010614

Priority Applications (No Type Date): US 2000218196 P 20000714; US 2000211625 P 20000614; US 2000215284 P 20000630; US 2000215285 P 20000630; US 2000216754 P 20000707; US 2000216755 P 20000707; US 2001881533 A 20010614

**37/AN,AZ,TI/32 (Item 32 from file: 350)**

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014276814

Ticket-less admission system for events at venues using software to purchase event admissions or fares by providing a credit/debit card to a booking site

Local Applications (No Type Date): WO 2001US13554 A 20010427; AU 200159186 A 20010427

Priority Applications (No Type Date): US 2000656848 A 20000907; US 2000200424 P 20000428

**37/AN,AZ,TI/33 (Item 33 from file: 350)**

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014178395

Secured escrowed network transaction system for e-commerce applications,  
processes communication from partner with identification number, deposits  
payment of transaction amount from consumer into escrow account  
Local Applications (No Type Date): US 2000184692 P 20000224; US 2000206618  
P 20000524; US 2001794815 A 20010226  
Priority Applications (No Type Date): US 2001794815 A 20010226; US  
2000184692 P 20000224; US 2000206618 P 20000524

**37/AN,AZ,TI/34** (Item 34 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014163082

Control method for payment of debts e.g. credit card bills, involves  
entering agreed payment terms into scheduler which electronically  
instructs third party e.g. customer 's bank , to pay agreed amounts on  
due dates

Local Applications (No Type Date): US 95369749 A 19950106; US 97779923 A  
19970106; US 98195467 A 19981118  
Priority Applications (No Type Date): US 98195467 A 19981118; US 95369749 A  
19950106; US 97779923 A 19970106

**37/AN,AZ,TI/35** (Item 35 from file: 350)  
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014137819

Commercial digital photograph image transaction system manages electronic  
account process to digital image send to reception store side service  
provider

Local Applications (No Type Date): JP 2000398942 A 20001226  
Priority Applications (No Type Date): JP 99375543 A 19991228

**37/AN,AZ,TI/36** (Item 36 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

013522346

Remote interactive point access financial and information system for  
video conferencing, ATM, has call center connected with bank  
representative station for enabling real time interaction with customer  
Local Applications (No Type Date): WO 2000US4269 A 20000218; AU 200034967 A  
20000218; US 99252834 A 19990219; US 99252834 A 19990219; US 2001798407 A  
20010302  
Priority Applications (No Type Date): US 99252834 A 19990219; US 2001798407  
A 20010302

**37/AN,AZ,TI/37** (Item 37 from file: 350)  
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013499883

Computerized payment transaction apparatus for tendering payment to  
creditor in remote site, has creditor computer that receives creditor  
report from host processor to process credit collection data  
Local Applications (No Type Date): US 97979777 A 19971126  
Priority Applications (No Type Date): US 97979777 A 19971126

**37/AN,AZ,TI/38** (Item 38 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

013342724

**Accounting data routing system for use in Internet, includes electronic billing exchange which permits customer service providers to access any billing service provider to obtain billing information**

Local Applications (No Type Date): WO 2000US624 A 20000111; AU 200025004 A 20000111; CN 2000804971 A 20000111; EP 2000903227 A 20000111; WO 2000US624 A 20000111; JP 2000594058 A 20000111; WO 2000US624 A 20000111; US 99115925 P 19990114; US 99241043 A 19990201; US 2003336495 A 20030102  
Priority Applications (No Type Date): US 99241043 A 19990201; US 99115925 P 19990114; US 2003336495 A 20030102

**37/AN,AZ,TI/39** (Item 39 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

012384610

**Bill presentation and payment method**

Local Applications (No Type Date): WO 98US17329 A 19980826; AU 9891117 A 19980826; EP 98943288 A 19980826; WO 98US17329 A 19980826; ZA 987622 A 19980824; US 9756399 P 19970826; US 9765474 P 19971119; US 9767162 P 19971204; US 98137812 A 19980821; AU 9891117 A 19980826; TW 98114119 A 19980826  
Priority Applications (No Type Date): US 9767162 P 19971204; US 9756399 P 19970826; US 9765474 P 19971119; US 98137812 A 19980821

**37/AN,AZ,TI/40** (Item 40 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

012151283

**Automated financial transaction system using internet - includes financial processing computer that is placed at remote place from merchant computer, and communicates self generated transaction indicia to merchant and customer computers**

Local Applications (No Type Date): US 96597017 A 19960205  
Priority Applications (No Type Date): US 96597017 A 19960205

**37/AN,AZ,TI/41** (Item 41 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

011806996

**Image information recording device for crime prevention in financial institutions such as store, bank - sets recording area, recording image information for constant period before and after receiving abnormal event detection signal as protection area**

Local Applications (No Type Date): JP 96221514 A 19960822; JP 96221514 A 19960822  
Priority Applications (No Type Date): JP 96221514 A 19960822

**37/AN,AZ,TI/42** (Item 42 from file: 350)  
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.



009997800

**Transmitter and receiver antennae for metal detector - supports windings on several cylinders of insulating material placed concentrically**

Local Applications (No Type Date): EP 94102347 A 19940216; IT 93AR3 A 19930217; EP 94102347 A 19940216; DE 610135 A 19940216; EP 94102347 A 19940216; EP 94102347 A 19940216

Priority Applications (No Type Date): IT 93AR3 A 19930217

**37/AN,AZ,TI/43 (Item 43 from file: 350)**

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007698071

**Automatic remote identification of moving object in group - using sonic emitter of pulses of unique spectral characteristics and receiver and signal identification unit**

Local Applications (No Type Date): FR 87619 A 19870119

Priority Applications (No Type Date): FR 87619 A 19870119

**37/AN,AZ,TI/44 (Item 44 from file: 347)**

DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

07647513

**SYSTEM AND METHOD FOR REPAYMENT PROCESSING AND CREDITOR SYSTEM**

APPL. NO.: 2001-333044 [JP 2001333044]

**37/AN,AZ,TI/45 (Item 45 from file: 347)**

DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

07376771

**COMMODITY LIQUIDATING SYSTEM**

APPL. NO.: 2001-039589 [JP 200139589]

**37/AN,AZ,TI/46 (Item 46 from file: 347)**

DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

04621567

**NEAR FULL DETECTING STRUCTURE FOR BILL RECEIVING AND PAYING MACHINE**

APPL. NO.: 05-080972 [JP 9380972]

**37/AN,AZ,TI/47 (Item 47 from file: 347)**

DIALOG(R)File 347:(c) 2005 JPO & JAPIO. All rts. reserv.

03572535

**RADIO SELECTIVE CALL SIGNAL RECEIVER PROVIDED WITH DISPLAY FUNCTION**

APPL. NO.: 02-030443 [JP 9030443]

? show files;ds

File 348:EUROPEAN PATENTS 1978-2005/Jul W04

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File 349:PCT FULLTEXT 1979-2005/UB=20050728,UT=20050721

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Set	Items	Description
S1	106443	(THIRD OR 3RD OR ANOTHER OR OTHER OR SERVICE OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY? ? OR PARTIES OR PROVIDER? ? OR AGENT? ?) OR THIRDPARTY? ? OR PARTNER? ? OR CONTRACT?R? ? OR OUTSOURC??? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S2	1372754	BATCH??? OR BLOCK? ? OR BLOC? ? OR CLUSTER? OR POOL? ? OR - COMBINE? ? OR COMBINATION OR BUNDL? OR AGGREGAT? OR CONSOLIDAT? OR GROUP???
S3	1296194	ORDER? ? OR ACCOUNTS()RECEIVABLE OR PAYMENT? ? OR PAYOUT? ? OR PAY()OUT? ? OR DISBURSAL? ? OR DISBURSEMENT? OR REMITTANC- E? ? OR COLLECTION? ? OR CHARGE? ? OR INVOICE? ? OR EFT OR FU- ND? ?()TRANSFER? ? OR DEBIT? ? OR CREDIT? ? OR BILL???
S4	1533343	DETECT??? OR FIND??? OR DISCOVER??? OR DETERMIN? OR RECOGN- I? OR DISTINGUISH??? OR DISCERN??? OR ASCERTAIN??? OR IDENTIF- Y??? OR IDENTIFICATION OR SELECT???
S5	615698	RECIPIENT? ? OR RECEIVER? ? OR RECEIVING OR ACCEPT?R? ? OR CREDIT?R? ?
S6	61783	BANK? ? OR BANC? ? OR FINANCIAL()INSTITUTION? ?
S7	556776	SELLER? ? OR VEND?R? ? OR MERCHANT? ? OR DISTRIBUT?R? ? OR RETAILER? ? OR SUPPLIER? ? OR PURVEY?R? ? OR STORE? ? OR SHOP? ?
S8	130641	BUYER? ? OR PURCHASER? ? OR CONSUMER? ? OR VENDEE? ? OR CU- STOMER? ? OR SHOPPER? ?
S9	1809168	TRANSLAT??? OR REFORMAT? OR RE()FORMAT? OR CONVERT??? OR C- ONVERSION? OR CONFIGUR? OR RECONFIGUR? OR STRUCTUR? OR RESTRU- CTUR? OR ADJUST? OR ADAPT? OR REPLACE? OR SUBSTITUT??? OR TRA- NSFORM? OR TRANSPOS?
S10	547	S1(10N) (S2(5N)S3)
S11	90578	S4(5N)S5
S12	7318	S6(5N) (S7 OR S8)
S13	577	S9(10N)S12
S14	2	S10(S)S11(S)S13
S15	4	S10(S)S11(S)S12
S16	1557	S1(10N)S2(10N)S3
S17	129406	S4(10N)S5
S18	9445	S6(10N) (S7 OR S8)
S19	8	S16(S)S17(S)S18
S20	172	S9 AND S16 AND S17 AND S18
S21	52638	IC=G06F-017?
S22	124	S20 AND S21
S23	117	S9(S) (S16 AND S17 AND S18)
S24	64	S9 AND S10 AND S11 AND S12
S25	50	S21 AND S24
S26	4	(S10(S)S11) AND (S9(S)S12)
S27	25	S10 AND S11 AND (S9(S)S12)
S28	18	S21 AND S27
S29	23	S19 OR S28
S30	23	IDPAT (sorted in duplicate/non-duplicate order)
S31	23	IDPAT (primary/non-duplicate records only)

31/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01123907

System and method for merchant function assumption of internet checking and savings account transactions

System und Verfahren zur Übernahme der Rolle des Kaufmanns bei Scheck- und Konto-Transaktionen auf dem Internet

Système et méthode pour assumer le rôle du marchand lors de transactions de chèques et de comptes sur l'internet

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2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 982674 A2 000301 (Basic)  
EP 982674 A3 040331

APPLICATION (CC, No, Date): EP 99202784 990827;

PRIORITY (CC, No, Date): US 98196 P 980827; US 237739 990126

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-019/00

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200009	1433
SPEC A	(English)	200009	6888
Total word count - document A			8321
Total word count - document B			0
Total word count - documents A + B			8321

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT credit for the payment is automatically sent to the merchant's account. In addition, the **service provider** can **consolidate order** and settlement transactions, which saves transaction costs for the merchant.

...SPECIFICATION method for merchant function assumption of Internet checking and savings account transactions which enables a **service provider** to **consolidate order** and settlement transactions for a merchant that enables the merchant to save the transaction costs...

...and appropriate credit for the transaction. Further, an embodiment of the present invention enables a **service provider** to **consolidate order** and settlement transactions for a merchant that saves transaction costs for the merchant.

In an...

30. The method of claim 29, wherein automatically **identifying** the intended **recipient** of the credit further comprises automatically **identifying** the intended **recipient** by a service provider server.

31. The method of claim 30, wherein automatically **identifying** the intended **recipient** by the service provider server further comprises automatically identifying a merchant's bank' ...provider server.

41. The method of claim 46, wherein automatically sending the credit by the **service provider** further comprises automatically sending **credit** *removed* with at least one additional **service provider** of at least one transaction between a customer and a merchant *unnecessary*

...about the f *pages 2-3* the service provider for the merchant means assoc *g* means for automatically **identifying** an intended **recipient** of the information by the service provider for the merchant; and means associated with the...

31/3,K/3 (Item 3 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
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01188618. \*\*Image available\*\*

**SYSTEMS AND METHODS FOR DETERMINING PAYERS IN A BILLING ENVIRONMENT**  
**SYSTEMES ET PROCEDES PERMETTANT DE DETERMINER LES PAYEURS DANS UN ENVIRONNEMENT DE FACTURATION**

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 (Nationality), (Designated only for: US)

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 (Residence), DE (Nationality), (Designated only for: US)

Legal Representative:

RICHARDT Markus (et al) (agent), Unter den Eichen 7, 65195 Wiesbaden, DE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2004111899 A1 20041223 (WO 04111899)

Application: WO 2004EP6171 20040608 (PCT/WO EP04006171)

Priority Application: US 2003460295 20030613

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
 DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
 LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
 RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
 SE SI SK TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English  
Fulltext Word Count: 20589

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description.

#### Detailed Description

... and provide services to a plurality of billers A-N and customers A-N. Optionally, **biller consolidator** 152 may include or communicate with one or more **biller service providers** (BSPs) and customer service providers (CSPs). For purposes of illustration, a plurality of BSPs 15A...

...computer hardware and/or software, and may be operated by the same entity that provides **biller consolidator** 152 or may be operated by separate entities or **third parties** (such as banks or other financial institutions). Moreover, as stated above, the embodiment of FIG...can map the BCN to a unique Customer identification (e.g.

the CPID, Customer Partner **Identification** ).

CBN (Customers Biller Number): A **creditor** number used in the customers ERP system to identify the biller is also stored in...

...integration of biller- and customer IT systems, consolidation of bills of different billers for one **customer**, allowance for multiple **financial institutions** for payment, access security and privacy of bill details, compliance to national government VAT regulations...

...scalability with respect to bill volume, allowance for cross border EBPP, bill review Modifications and **adaptations** of the present invention will be apparent to those skilled in the art from consideration

...

31/3,K/10 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00893463 \*\*Image available\*\*

**PAYMENT CERTIFICATION STRING AND RELATED ELECTRONIC PAYMENT SYSTEM AND METHOD**

**CHAINE DE CERTIFICATION DE PAIEMENT, SYSTEME ET METHODE DE PAIEMENT ELECTRONIQUE EN RAPPORT**

Patent Applicant/Assignee:

MOBIUS MANAGEMENT SYSTEMS INC, 120 Old Post Road, Rye, NY 10580, US, US  
(Residence), US (Nationality)

Inventor(s):

GROSS Mitchell I, 3 Columbus Circle, Eastchester, NY 10709, US,

Legal Representative:

LIPSITZ Randy (et al) (agent), Kramer Levin Naftalis & Frankel LLP, 919  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200227615 A1 20020404 (WO 0227615)

Application: WO 2001US30380 20010928 (PCT/WO US0130380)

Priority Application: US 2000676692 20000929  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13580

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... SHEET (RULE 26)

More recently, electronic bill presentment and payment services have been provided by **third party consolidators**. Various **billers** format electronic **bills** according to a standard prescribed by the consolidator and send the information to the consolidator...The payer customer 102 then connects to the payment processing service to submit payments by **selecting** biller 108 as the **recipient** of the payments and by providing funding account information 146 and customer account information. This...customer 102.

Since it is expected that most payments will involve transferring funds between the **bank** accounts of **customer** 102 and biller 108, applications are - 34

**SUBSTITUTE** SHEET (RULE 26)  
or in real time.

Client Database Import/Export. Customer client software 120...and statements to their customers and automatically process payment instructions without the need of a **third party consolidator**. Additionally, since **payment** instructions from customers are received directly by the biller, including future scheduled or periodic payments

31/3,K/11 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00865422 \*\*Image available\*\*

**METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS**

**PROCEDE ET SYSTEME POUR LE TRAITEMENT DE PAIEMENTS PAR INTERNET**

Patent Applicant/Assignee:

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, US, US (Residence), US (Nationality)

Inventor(s):

O'LEARY Denis, c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021, US,

D'AGOSTINO Vincent, c/o The Chase Manhattan Bank, 270 Park Avenue, New

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BURNEY Jessica, 301 West 53rd Street, Apt. 3F, New York, NY 10019, US,  
HOFFMAN Adam, 201 East 15th Street, Apt. 6A, New York, NY 10019, US,  
Legal Representative:  
WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,  
1180 Avenue of the Americas, New York, NY 10036, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200199019 A1 20011227 (WO 0199019)  
Application: WO 2001US20029 20010622 (PCT/WO US0120029)  
Priority Application: US 2000213423 20000622; US 2000250495 20001201; US  
2001886916 20010621

Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 27875

Main International Patent Class: G06F-017/60

Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... a bill payment, biller direct embodiment of the  
present invention;  
[0042] Figure 7 illustrates a **bill payment , service provider  
consolidation**  
embodiment of the present invention;  
[0043] Figure 8 illustrates a bill payment, customer consolidation  
embodiment...the present invention. Figure 6 depicts a direct bill paying  
embodiment,  
Figure 7 describes bill **payment** including a **service provider**  
performing  
**consolidation** , and Figure 8 explains a **bill payment** method in which  
the customer performs the consolidation. In Figure 6, the direct method  
...

...s DDA or cash  
concentration account 280 (step 6L).

[00132] Figure 7 depicts a farther **bill payment** method involving  
**service  
provider consolidator** . This **bill payment** method is similar to  
the first illustrated in Figure 6, however in this method a central  
**service provider consolidates** e-bifis from many different **billers**  
700. The **service provider** 's site 755 enables a customer to review and  
pay bills with respect to several...

Claim

... 21, wherein the customer interface is configured such that when any of the plurality of **customers** of the first **bank** access the at least one account system it appears that the first bank is operating the system, and wherein the customer interface is further **configured** such that when any of the second plurality of **customers** of the second **bank** access the second account system (inverted exclamation mark) it appears that the second bank is...in claim 23, wherein the customer interface is configured such that when any of the **customers** of the plurality of additional **banks** access their respective account system (inverted exclamation mark) it appears that the **customer**'s respective additional **bank** is operating the system.

26 The system as recited in claim 1, further comprising an...institution coupled to the first processor and coupled to the EFT network, the second processor **receiving** the payment **identification** and communicating from the payor institution to the payee institution through the EFT network and

31/3,K/14 (Item 14 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00814140

**A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK  
PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200146846 A2 20010628 (WO 0146846)  
Application: WO 2000US35429 20001222 (PCT/WO US0035429)  
Priority Application: US 99470030 19991222; US 99470041 19991222; US  
99470044 19991222

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM  
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX  
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 106212

Main International Patent Class: **G06F-017/60**

Fulltext Availability:



Detailed Description  
Claims

Detailed Description

... and certificates of origin used by customs personnel. After the correct documents are presented, the **seller's bank** pays the **seller**, then collects payment from the **buyer's bank** and delivers the presented documents to the **buyer's bank**. In turn, the **buyer's bank** obtains payment from the **buyer**.

Meanwhile, the shipper, via a carrier, transports the goods to the buyer's location. The...the L/C or otherwise reduces its exposure in the event of nonpayment by the **buyer**. These **bank** fees and requirements are a burden on trade, particularly on the buyer. Also, the delay...and users

Electronic medium infrastructure carrying digital information from one entity to the other

Security **combination** of technologies in **order** to create a secure and trusted environment

Trust trusted **third - parties** provide various elements of trust such as Registration and Certification Authority

Regulation and Legal Framework...being successfully checked.

- 54 In one embodiment of the present invention, the form is a **combined purchase order proforma invoice**. As an option, a freight shipper and/or an insurer may be contracted to become...tools corporate-wide on other initiatives. The KX may also provide input to the tool **selection** process based on previous experience and skills of team members.

fi "at are the other...support database construction?

Many database design tools allow for database construction. Such tools may help **translate** a logical database design into a physical design, or they may generate Data Definition Language...is supported? Is the programming language interpretive or

compiled? Is it object oriented or a **structured** procedural language?

Does the tool support programming extensions to Dynamic Link Libraries? What are the...

Claim

... a seller for trading purposes;

(b) receiving initiation and payment documents utilizing a network;

(c) **receiving** secondary documents **selected** from the group consisting of an insurance certificate, inspection certificate, certificate of origin, invoice/declaration...

...segment for receiving initiation and payment documents utilizing a network; (c) a code segment for **receiving** secondary documents **selected** from the group consisting of an insurance certificate, inspection certificate, certificate of origin, invoice/declaration...

...purposes; (b) logic for receiving initiation and payment documents utilizing a network(c) logic for **receiving** secondary documents **selected** from the group consisting of an insurance certificate, inspection

DIALOG(R)File 349:PCT FULLTEXT  
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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF  
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A  
MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE  
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION  
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400  
Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 170977

Fulltext Availability:

Detailed Description

Detailed Description

... Process 1500 and the Customer Quality of service Management Process

1302. It is responsible for **receiving** service complaints from  
customers, resolve them to the customer's satisfaction and provide  
meaningful

73...

...are applied to the network customer usage information. Further, in step  
2408, negotiated discounts are **determined** based on the network quality  
of service violations and, in step 2410, rebates are determined...82

The second check 3606 made on a call 3602 by a switch 1206-1210

**determines** if the calling location of the call 3602 is greater than ten  
(I 0) digits...user could enter a pre-arranged billing number or the  
ability to bill to a **credit** card or telephone number. If **billing** to a  
telephone number, the system treats the call like a collect or **third**  
**party** call to verify **billing**.

If profile information were predefined for a particular call scenario,  
then another option would allow...

31/3,K/19 (Item 19 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00766075 \*\*Image available\*\*

**ELECTRONIC STATEMENT, BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD**  
**SYSTEME DE RELEVÉ, DE PRESENTATION DE FACTURE ET DE PAIEMENT ET PROCEDE**  
**CORRESPONDANT**

Patent Applicant/Assignee:

MOBIUS MANAGEMENT SYSTEMS INC, 120 Old Post Road, Rye, NY 10580, US, US  
(Residence), - (Nationality)

Inventor(s):

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LAWRENCE Robert J, 15 Yates Avenue, Ossining, NY 10562, US  
UNGER Paul J, 601 West 110th Street, New York, NY 10025, US

Legal Representative:

LIPSITZ Randy, Kramer Levin Naftalis & Frankel LLP, 919 Third Avenue, New  
York, NY 10022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079451 A1 20001228 (WO 0079451)  
Application: WO 2000US16567 20000615 (PCT/WO US0016567)  
Priority Application: US 99334876 19990617

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13728

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... The payer customer 102 then connects to the payment processing service  
to submit payments by **selecting** biller 108 as the **recipient** of the  
payments and by providing funding account information 146 and customer  
account information. This...customer 102.

Since it is expected that most payments will involve transferring funds  
between the **bank** accounts of **customer** 102 and biller 108,  
applications are provided with the payment module to process these  
payment...to book into existing payment and/or accounts receivable  
systems. In addition, biller 108 may **replace** the payment processing  
applications provided with the server payment module with their own  
applications which...

...and statements to their customers and automatically process payment  
instructions without the need of a **third party consolidator**.

Additionally, since **payment** instructions from customers are received directly by the biller, including future scheduled or periodic payments

31/3,K/23 (Item 23 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00209235 \*\*Image available\*\*

**TRANSACTIONAL PROCESSING SYSTEM**  
**SYSTEME DE TRAITEMENT DE TRANSACTION**

Patent Applicant/Assignee:

BUSH Thomas A,

Inventor(s):

BUSH Thomas A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9206438 A1 19920416

Application: WO 91US7238 19911001 (PCT/WO US9107238)

Priority Application: US 90380 19901001

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AT AU BB BE BG CA CH CS DE DK ES FI FR GB GR HU IT JP KP KR LU MC NL NO  
PL SE SU

Publication Language: English

Fulltext Word Count: 5968

Fulltext Availability:

Detailed Description

Detailed Description

... is removed.

It is still another object of this invention to provide a real-time **credit** authori zation, thereby assuring **payment** on every transaction and eliminating **batch** or interactive **billing** processes with the vendor or **service provider** , The present invention comprises a transmitting source, a 20 receiver and a transaction processor, The...and transmit information about an individual I s account to the transaction processor. The consumer **selects** an Item from the menu, and the **receiver** then transmits the information corresponding to that **selection** , as well as consumer I s f inancial account information, to the transaction processor via...

...f inancial institution) would transmit a payment authorization signal to a financial 20 institution. The **financial institution** in turn pays the **retailer** , The **retailer** could then send the consumer, the ordered product or service, or a receipt for the...

31/AN,AZ, TI/1 (Item 1 from file: 348)  
DIALOG(R)File 348:(c) 2005 European Patent Office. All rts. reserv.

01752676  
Systems and methods for secure transaction management and electronic rights protection  
Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz  
Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques  
APPLICATION (CC, No, Date): EP 2004075701 960213;  
PRIORITY (CC, No, Date): US 388107 950213

31/AN,AZ, TI/2 (Item 2 from file: 348)  
DIALOG(R)File 348:(c) 2005 European Patent Office. All rts. reserv.

01123907  
System and method for merchant function assumption of internet checking and savings account transactions  
System und Verfahren zur Übernahme der Rolle des Kaufmanns bei Scheck- und Konto-Transaktionen auf dem Internet  
Systeme et methode pour assumer le role du marchand lors de transactions de cheques et de comptes sur l'internet  
APPLICATION (CC, No, Date): EP 99202784 990827;  
PRIORITY (CC, No, Date): US 98196 P 980827; US 237739 990126

31/AN,AZ, TI/3 (Item 3 from file: 349)  
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01188618  
SYSTEMS AND METHODS FOR DETERMINING PAYERS IN A BILLING ENVIRONMENT  
SYSTEMES ET PROCEDES PERMETTANT DE DETERMINER LES PAYEURS DANS UN ENVIRONNEMENT DE FACTURATION  
Application: WO 2004EP6171 20040608 (PCT/WO EP04006171)

31/AN,AZ, TI/4 (Item 4 from file: 349)  
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01134103  
AGGREGATED POSTAL BILLING AND PAYMENT METHODS AND SYSTEMS  
PROCEDES ET SYSTEMES DE PAIEMENT ET DE TAXATION POSTALE AGREGES  
Application: WO 2003US38554 20031204 (PCT/WO US03038554)

31/AN,AZ, TI/5 (Item 5 from file: 349)  
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01073122  
SYSTEM AND METHOD FOR SUPPLYING AND MANAGING RIGHTS EXPRESSIONS  
SYSTEME ET PROCEDE DE FOURNITURE ET DE GESTION D'EXPRESSIONS DE DROITS  
Application: WO 2003US17265 20030603 (PCT/WO US03017265)

31/AN,AZ, TI/6 (Item 6 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01070660

**SYSTEM AND METHOD FOR VARYING ELECTRONIC SETTLEMENTS BETWEEN BUYERS AND SUPPLIERS WITH DYNAMIC DISCOUNT TERMS**

**SYSTEME ET PROCEDE DE MODIFICATION DES REGLEMENTS ELECTRONIQUES ENTRE ACHETEURS ET FOURNISSEURS INCLUANT DES TERMES DE REMISE DYNAMIQUES**

Application: WO 2003US15542 20030514 (PCT/WO US0315542)

Parent Application/Grant:

Related by Continuation to: US 2002155806 20020524 (CON)

31/AN,AZ,TI/7 (Item 7 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01043254

**METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES AND BEHAVIORAL INFLUENCES RELATED TO MONEY AND TECHNOLOGY**

**PROCEDE ET SYSTEME DE SUIVI ET D'OCTROI D'INCITATIONS A DES TACHES ET ACTIVITES ET AUTRES DOMAINES DE COMPORTEMENT TOUCHANT A L'ARGENT, AUX INDIVIDUS, A LA TECHNOLOGIE, ET AUTRES VALEURS**

Application: WO 2003US5982 20030227 (PCT/WO US03005982)

31/AN,AZ,TI/8 (Item 8 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00974240

**CONVERGENT COMMUNICATIONS PLATFORM AND METHOD FOR MOBILE AND ELECTRONIC COMMERCE IN A HETEROGENEOUS NETWORK ENVIRONMENT**

**PLATE-FORME DE COMMUNICATION CONVERGENTE DE COMMERCE MOBILE ET ELECTRONIQUE DANS UN ENVIRONNEMENT DE RESEAU HETEROGENE**

Application: WO 2002GB2997 20020628 (PCT/WO GB0202997)

31/AN,AZ,TI/9 (Item 9 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00914716

**BAR CODED BILL PAYMENT SYSTEM AND METHOD**

**SYSTEME ET PROCEDE DE PAIEMENT DE FACTURES A L'AIDE DE CODES-BARRES**

Application: WO 2001US48442 20011214 (PCT/WO US0148442)

31/AN,AZ,TI/10 (Item 10 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00893463

**PAYMENT CERTIFICATION STRING AND RELATED ELECTRONIC PAYMENT SYSTEM AND METHOD**

**CHAINE DE CERTIFICATION DE PAIEMENT, SYSTEME ET METHODE DE PAIEMENT ELECTRONIQUE EN RAPPORT**

Application: WO 2001US30380 20010928 (PCT/WO US0130380)

31/AN,AZ,TI/11 (Item 11 from file: 349)

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00865422

**METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS**

**PROCEDE ET SYSTEME POUR LE TRAITEMENT DE PAIEMENTS PAR INTERNET**

Application: WO 2001US20029 20010622 (PCT/WO US0120029)

**31/AN,AZ,TI/12 (Item 12 from file: 349)**

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00865390

**SYSTEM AND METHOD FOR MULTIPLE CURRENCY TRANSACTIONS**

**SYSTEME ET PROCEDE DE TRANSACTIONS EN MONNAIES MULTIPLES**

Application: WO 2001IL558 20010619 (PCT/WO IL0100558)

**31/AN,AZ,TI/13 (Item 13 from file: 349)**

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00851775

**ADVANCED ASSET MANAGEMENT SYSTEMS**

**SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES**

Application: WO 2001US15283 20010511 (PCT/WO US0115283)

**31/AN,AZ,TI/14 (Item 14 from file: 349)**

DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00814140

**A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK**

**PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL**

Application: WO 2000US35429 20001222 (PCT/WO US0035429)

**31/AN,AZ,TI/15 (Item 15 from file: 349)**

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00806389

**SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE  
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT**

**PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE  
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE  
D'APPROVISIONNEMENT RESEAUTEE**

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

**31/AN,AZ,TI/16 (Item 16 from file: 349)**

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00806384

**NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND  
METHOD THEREOF**

**GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT  
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE**

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

31/AN,AZ,TI/17 (Item 17 from file: 349)  
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING  
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES  
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN  
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET  
PROCEDE ASSOCIE

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

31/AN,AZ,TI/18 (Item 18 from file: 349)  
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF  
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A  
MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE  
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION  
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

31/AN,AZ,TI/19 (Item 19 from file: 349)  
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00766075

ELECTRONIC STATEMENT, BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD  
SYSTEME DE RELEVÉ, DE PRESENTATION DE FACTURE ET DE PAIEMENT ET PROCEDE  
CORRESPONDANT

Application: WO 2000US16567 20000615 (PCT/WO US0016567)

31/AN,AZ,TI/20 (Item 20 from file: 349)  
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00761430

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION  
CONCERNING COMPONENTS OF A SYSTEM

SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE  
PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE  
EN OEUVRE D'UNE TECHNIQUE

Application: WO 2000US14406 20000524 (PCT/WO US0014406)

31/AN,AZ,TI/21 (Item 21 from file: 349)  
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00747431

METHODS AND SYSTEMS FOR USING THE PUBLIC SWITCHED TELEPHONE NETWORK TO  
CONDUCT A TRANSACTION BETWEEN CUSTOMER ACCOUNTS

PROCEDES ET SYSTEMES UTILISANT LE RESEAU TELEPHONIQUE PUBLIC COMMUTE POUR  
EFFECTUER UNE TRANSACTION ENTRE COMPTES CLIENTS



Application: WO 2000US9132 20000406 (PCT/WO US0009132)

31/AN,AZ,TI/22 (Item 22 from file: 349)  
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00391508

AN AUTOMATED COMMUNICATIONS SYSTEM AND METHOD FOR TRANSFERRING INFORMATION  
BETWEEN DATABASES IN ORDER TO CONTROL AND PROCESS COMMUNICATIONS  
SYSTEME ET PROCEDE DE COMMUNICATIONS AUTOMATISES POUR LE TRANSFERT  
D'INFORMATIONS ENTRE DES BASES DE DONNEES A DES FINS DE COMMANDE ET DE  
TRAITEMENT DES COMMUNICATIONS

Application: WO 97US3205 19970228 (PCT/WO US9703205)

31/AN,AZ,TI/23 (Item 23 from file: 349)  
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00209235

TRANSACTIONAL PROCESSING SYSTEM  
SYSTEME DE TRAITEMENT DE TRANSACTION

Application: WO 91US7238 19911001 (PCT/WO US9107238)

? show files;ds  
File 2:INSPEC 1969-2005/Jul W4  
(c) 2005 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2005/Jul  
(c) 2005 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2005/Jul W5  
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(c) 2005 The HW Wilson Co.  
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(c) 2005 Info.Sources Inc  
File 474:New York Times Abs 1969-2005/Jul 29  
(c) 2005 The New York Times  
File 475:Wall Street Journal Abs 1973-2005/Jul 29  
(c) 2005 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group

Set	Items	Description
S1	220014	(THIRD OR 3RD OR ANOTHER OR OTHER OR SERVICE OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY? ? OR PARTIES OR PROVIDER? ? OR AGENT? ?) OR THIRDPARTY? ? OR PARTNER? ? OR CONTRACT?R? ? OR OUTSOURC??? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S2	2366507	BATCH??? OR BLOCK? ? OR BLOC? ? OR CLUSTER? OR POOL? ? OR - COMBINE? ? OR COMBINATION OR BUNDL? OR AGGREGAT? OR CONSOLIDA- T? OR GROUP???
S3	2707591	ORDER? ? OR ACCOUNTS()RECEIVABLE OR PAYMENT? ? OR PAYOUT? ? OR PAY()OUT? ? OR DISBURSAL? ? OR DISBURSEMENT? OR REMITTANC- E? ? OR COLLECTION? ? OR CHARGE? ? OR INVOICE? ? OR EFT OR FU- ND? ?()TRANSFER? ? OR DEBIT? ? OR CREDIT? ? OR BILL???
S4	3819876	DETECT??? OR FIND??? OR DISCOVER??? OR DETERMIN? OR RECOGN- I? OR DISTINGUISH??? OR DISCERN??? OR ASCERTAIN??? OR IDENTIF- Y??? OR IDENTIFICATION OR SELECT???
S5	238283	RECIPIENT? ? OR RECEIVER? ? OR RECEIVING OR ACCEPT?R? ? OR CREDIT?R? ?
S6	396767	BANK? ? OR BANC? ? OR FINANCIAL()INSTITUTION? ?
S7	545813	SELLER? ? OR VEND?R? ? OR MERCHANT? ? OR DISTRIBUT?R? ? OR RETAILER? ? OR SUPPLIER? ? OR PURVEY?R? ? OR STORE? ? OR SHOP? ?
S8	485608	BUYER? ? OR PURCHASER? ? OR CONSUMER? ? OR VENDEE? ? OR CU- STOMER? ? OR SHOPPER? ?
S9	3940185	TRANSLAT??? OR REFORMAT? OR RE()FORMAT? OR CONVERT??? OR C- ONVERSION? OR CONFIGUR? OR RECONFIGUR? OR STRUCTUR? OR RESTRU- CTUR? OR ADJUST? OR ADAPT? OR REPLACE? OR SUBSTITUT??? OR TRA- NSFORM? OR TRANSPOS?
S10	276	S1(10N) (S2(5N)S3)
S11	12027	S4(5N)S5
S12	21233	S6(5N) (S7 OR S8)
S13	322	S9(10N)S12
S14	0	S10(S)S11(S)S13
S15	0	S10 AND S11 AND S13
S16	0	S10 AND S11 AND S12
S17	0	S10(S)S13
S18	0	S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND (S7 OR S8) AND S9
S19	40	S1 AND S2 AND S3 AND S6 AND (S7 OR S8) AND S9
S20	0	S10 AND S19
S21	233	S1(S)S2(S)S3(S)S6(S) (S7 OR S8)
S22	24	S9 AND S21
S23	40	S19 OR S22
S24	17	S23 NOT PY>1998

S25 15 S24 NOT PD=19980129:20050930  
S26 14 RD (unique items)

26/3,K/1 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
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5070919

**Title: Compliance vendors do battle in newly competitive market (banking)**

Author(s): Prince, C.J.  
Journal: Bank Systems + Technology vol.32, no.2 p.22, 24  
Publication Date: Feb. 1995 Country of Publication: USA  
CODEN: BSYTEE ISSN: 1045-9472  
Language: English  
Subfile: D  
Copyright 1995, IEE

**Title: Compliance vendors do battle in newly competitive market (banking)**

Abstract: Regulatory compliance software vendors are becoming increasingly innovative in their approaches to this market, itself a swiftly changing, competitive arena. To adapt to such market conditions, these third - party players are making use of relatively new and powerful technologies like geocoding, graphical user interfaces (GUIs) and mapping capabilities. Some are starting to combine features for different regulations into one piece of software, erasing a bank 's need to set up an array of compliance products. Many of these features come with a price premium that vendors hope bankers will be willing to swallow in order to get their own edge on competitors.

...Identifiers: regulatory compliance software vendors ; ...

... third - party players

26/3,K/3 (Item 3 from file: 2)  
DIALOG(R)File 2:INSPEC  
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02990246 INSPEC Abstract Number: B87069462, C87060756

**Title: TeleTrustT-OSIS and communication security**

Author(s): Rihaczek, K.  
Author Affiliation: TeleTrustT, Bad Homburg, West Germany  
Journal: Computers & Security vol.6, no.3 p.206-18  
Publication Date: June 1987 Country of Publication: Netherlands  
CODEN: CPSEDU ISSN: 0167-4048  
U.S. Copyright Clearance Center Code: 0167-4048/87/\$3.50  
Language: English  
Subfile: B C

Abstract: TeleTrustT is an international group supported by cost 11ter, Brussels, to promote consensus on how to equip payment and communication systems subscribers so that those systems can be open to anyone, allow any connection and still be secure against misuse. The answer given is to let a hierarchically structured , offline trusted third party issue to the subscribers computer active tokens, which can authenticate their owners and can communicate...

... by applying certified signatures that can be authenticated to access control information, messages and money orders . The original project intention was to provide information services, banks and their common

**customers** with the means to **order** and receive information and pay for it online by electronic cheques. Thus **partners** would not need to be contractually known to each other to do business. This was considered as a prerequisite for a free market. The **group** recognized that this scheme can be generalized to communication systems in which the parties are contractually associated as well as media independent **payment**, identification, access control and authorization systems.

Identifiers: open **shops** for information services...

...open **payment** systems...

...trusted **third party** ; ...

... **banks** ; ...

... **customers** ; ...

...media independent **payment**

26/3,K/4 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01800869 ORDER NO: AADAA-I0800356

**INDUSTRIES IN RAPID CHANGE: ESSAYS ON HEALTH CARE, BANKING AND SOFTWARE**

Author: KIM, JOHN

Degree: PH.D.

Year: 1998

Corporate Source/Institution: MASSACHUSETTS INSTITUTE OF TECHNOLOGY (0753)

Source: VOLUME 60/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3037.

...that ob/gyns do indeed respond significantly to financial incentives.

In the banking sector, increased **consolidation** among the large regional automated-teller-machine (ATM) networks has brought to the forefront the upstream access prices the network **charges** to retail **banks** as well as the downstream price **charged** to **consumers** for using ATMs. Chapter two attempts to model the unique nature of competition in this industry: **Banks** who compete at the retail level have backward integrated a portion of their assets (their...

...to form the shared ATM network which sells access to foreign ATMs to the various **banks** in the network. The member **banks** themselves are also residual claimants to the profits of the network entity. The analysis shows that upstream prices **charged** to member **banks** are lowest when the shareholders in the network entity are network neutral **banks**, i.e. their depositors rely on other **banks** ' ATMs as much as other **banks** ' depositors rely on their ATMs. There also appears to be a tradeoff between keeping access prices low at the upstream level to retail **banks** versus keeping access prices low to the end- **consumer** .

Few industries in recent memory have undergone the kind of **transformation** we see in high-tech. The pace of innovation has made both hardware and software technology a revolutionary force in the economy. Chapter three is the first attempt to put **structure** on the serendipitous

process of how VCs price these new and unproven high-tech software...

...on how the rapid pace of innovation in this sector has led to more firms **outsourcing** their entire information systems to systems integrators, and these same systems integrators looking upstream to...

26/3,K/13 (Item 7 from file: 583)  
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04456231

An easy manner in uneasy times

UK - IMRY **GROUP** HEAD PROFILED  
Financial Times (C) 1991 (FT) 16 August 1991 p8

UK - IMRY **GROUP** HEAD PROFILED

Imry **Group** (UK): This article, by Vanessa Houlder, looks in detail at Martin Myers, head of this property **group**. Mr Myers may be one of the few property developers of the 1980s who emerges...

... is also unperturbed by the refinancing of Marketchief, Imry's parent company, in which Barclays **Bank** was forced to increase its loan to the companies to more than GBP400m. The problems were those of the **bank** and Marketchief's shareholders, such as Eagle Star and Prudential-Bache, which took over Imry...

... his own management company for new investments and trading opportunities. Mr Myers reckons that the **structure** of Imry **Merchant** and its financing have been vindicated. Instead of paying GBP9m a year in interest **charges** for a property like Rose Court, the financial burden is carried by its **partner** PostTel, the investment managers of the Post office and British Telecom pension funds. (Abstract)\*\*...

COMPANY: IMRY **GROUP**

26/3,K/14 (Item 8 from file: 583)  
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04344144

REASONS FOR DAVY'S DECLINE

UK - REASONS FOR DAVY'S DECLINE  
Financial Times (C) 1991 (FT) 21 June 1991 p20

... this article examines in detail the one big mistake behind the decline of this engineering **contractor**. Davy yesterday (20.06.91) admitted it had been forced into what amounts to an orderly liquidation after revealing that in 1990 it lost a total of GBP114m on the **conversion** of the Ocean Emerald rig into an oil production platform - only GBP5m less than the total value of the contract. The **group** is now effectively in the hands of its bankers, a 13-strong consortium led by...

... year agreed to support the company until August 31, but only after having taken a **charge** on all Davy UK's property and assets. The **banks** have again agreed to continue their support, but only subject to

satisfactory progress with the...

... could mean further delays. Only when the platform is producing oil will Davy receive its **payment** of GBP88m. The biggest prize in Davy for potential **buyers** is its metals division, which last year made operating profits of GBP29.53m and might...

26/AA,AN,TI/1 (Item 1 from file: 2)  
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.  
reserv.

Title: Compliance vendors do battle in newly competitive market  
(banking)

26/AA,AN,TI/2 (Item 2 from file: 2)  
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.  
reserv.

Title: Smart cards: are banks missing the boat?

26/AA,AN,TI/3 (Item 3 from file: 2)  
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.  
reserv.

Title: TeleTrustT-OSIS and communication security

26/AA,AN,TI/4 (Item 1 from file: 35)  
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01800869

INDUSTRIES IN RAPID CHANGE: ESSAYS ON HEALTH CARE, BANKING AND SOFTWARE

26/AA,AN,TI/5 (Item 2 from file: 35)  
DIALOG(R)File 35:(c) 2005 ProQuest Info&Learning. All rts. reserv.

01446241

THE EFFECT OF SATISFACTION, SWITCHING COSTS, AND INTERPERSONAL BONDS ON  
SERVICE LOYALTY

26/AA,AN,TI/6 (Item 3 from file: 35)  
DIALOG(R)File 35:(c) 2005 ProQuest Info&Learning. All rts. reserv.

743521

FINANCING AND MARKETING BRAZILIAN EXPORT AGRICULTURE: THE COFFEE FACTORS  
OF RIO DE JANEIRO, 1850-1888

26/AA,AN,TI/7 (Item 1 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06541426

Le mariage de la banque et du pZtrolier/  
FRANCE: TOTAL, SOCIETE GENERALE CREATE KYRIEL

26/AA,AN,TI/8 (Item 2 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06298156

Uhren sollen nicht nur die Zeit messen



GERMANY: JUNGHANS BETS ON INNOVATIONS

**26/AA,AN,TI/9 (Item 3 from file: 583)**  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06265727  
Allied deal prepares United Asia for listing  
HONG KONG: ALLIED SOLD UNITED ASIA'S SHARE

**26/AA,AN,TI/10 (Item 4 from file: 583)**  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06183095  
L'Alitalia gira Aeroporti di Roma/  
ITALY: ALITALIA SELLS AEROPORTI DI ROMA STAKE

**26/AA,AN,TI/11 (Item 5 from file: 583)**  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06011310  
CHASHMA RIGHT **BANK** IRRIGATION PROJECT (STAGEIII)  
PAKISTAN: INVITATION FOR PREQUALIFICATION BIDS

**26/AA,AN,TI/12 (Item 6 from file: 583)**  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05250530  
Canada's high-cost coal mines feel the pinch  
CANADA - HIGH-COST COAL MINES FEEL THE PINCH

**26/AA,AN,TI/13 (Item 7 from file: 583)**  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

04456231  
An easy manner in uneasy times  
UK - IMRY **GROUP** HEAD PROFILED

**26/AA,AN,TI/14 (Item 8 from file: 583)**  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

04344144  
REASONS FOR DAVY'S DECLINE  
UK - REASONS FOR DAVY'S DECLINE

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File 9:Business & Industry(R) Jul/1994-2005/Jul 29  
(c) 2005 The Gale Group  
File 15:ABI/Inform(R) 1971-2005/Aug 01  
(c) 2005 ProQuest Info&Learning  
File 16:Gale Group PROMT(R) 1990-2005/Jul 29  
(c) 2005 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2005/Jul 29  
(c)2005 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2005/Aug 01  
(c) 2005 The Gale Group

Set	Items	Description
S1	4568043	(THIRD OR 3RD OR ANOTHER OR OTHER OR SERVICE OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY? ? OR PARTIES OR PROVIDER? ? OR AGENT? ?) OR THIRDPARTY? ? OR PARTNER? ? OR CONTRACT?R? ? OR OUTSOURC??? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S2	10136517	BATCH??? OR BLOCK? ? OR BLOC? ? OR CLUSTER? OR POOL? ? OR - COMBINE? ? OR COMBINATION OR BUNDL? OR AGGREGAT? OR CONSOLIDAT? OR GROUP???
S3	11013463	ORDER? ? OR ACCOUNTS()RECEIVABLE OR PAYMENT? ? OR PAYOUT? ? OR PAY()OUT? ? OR DISBURSAL? ? OR DISBURSEMENT? OR REMITTANCE? ? OR COLLECTION? ? OR CHARGE? ? OR INVOICE? ? OR EFT OR FUND? ?()TRANSFER? ? OR DEBIT? ? OR CREDIT? ? OR BILL???
S4	8529931	DETECT??? OR FIND??? OR DISCOVER??? OR DETERMIN? OR RECOGNIZ? OR DISTINGUISH??? OR DISCERN??? OR ASCERTAIN??? OR IDENTIFY??? OR IDENTIFICATION OR SELECT???
S5	984911	RECIPIENT? ? OR RECEIVER? ? OR RECEIVING OR ACCEPT?R? ? OR CREDIT?R? ?
S6	4518492	BANK? ? OR BANC? ? OR FINANCIAL()INSTITUTION? ?
S7	6951918	SELLER? ? OR VEND?R? ? OR MERCHANT? ? OR DISTRIBUT?R? ? OR RETAILER? ? OR SUPPLIER? ? OR PURVEY?R? ? OR STORE? ? OR SHOP? ?
S8	8390866	BUYER? ? OR PURCHASER? ? OR CONSUMER? ? OR VENDEE? ? OR CUSTOMER? ? OR SHOPPER? ?
S9	6624318	TRANSLAT??? OR REFORMAT? OR RE()FORMAT? OR CONVERT??? OR CONVERSION? OR CONFIGUR? OR RECONFIGUR? OR STRUCTUR? OR RESTRUCTUR? OR ADJUST? OR ADAPT? OR REPLACE? OR SUBSTITUT??? OR TRANSFORM? OR TRANSPOS?
S10	9948	S1(10N) (S2(5N)S3)
S11	37921	S4(5N)S5
S12	315047	S6(5N) (S7 OR S8)
S13	8014	S9(10N)S12
S14	0	S10(S)S11(S)S13
S15	0	S10 AND S11 AND S13
S16	0	S10(S)S11(S)S12
S17	602	S9(S)S10
S18	6	S17(10N) (S11 OR S12)
S19	14	S17(S) (S11 OR S12)
S20	217	S9(10N)S10
S21	245	S17 AND (S11 OR S12)
S22	26	S17(3S) (S11 OR S12)
S23	13	S21 NOT PY>1998
S24	12	S22 NOT PD=19980129:20050930
S25	10	RD (unique items)

25/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01329770 99-79166

**A technical ascent**

Lee, Peter  
Euromoney n329 PP: 94-99 Sep 1996  
ISSN: 0014-2433 JRNL CODE: ERM  
WORD COUNT: 4568

...TEXT: to be that kind of bestseller.

The report emphasizes that the Bundesbank will support German **banks** ' efforts to encourage **customers** to use the euro from the earliest possible date. It is guaranteeing that payment instructions...

...can be handled interchangeably through the three-year transition period. That will also require payments' **clearing houses** to alter their message formats.

Banks outside the euro **block** will have to handle **payments** in the euro as another foreign currency. In the long run, **banks** ' **customers** rightly expect the single-currency project to simplify and reduce the cost of cross-border payments transfers. Once differences between data **structures** are removed, a mechanism with the characteristics of one large domestic system should emerge.

Some...

25/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00622740 92-37842

**Financial EDI at Motorola: A Case Study in Trading Partner Enrollment**

Salemi, Joseph; Freitas, Edward  
Journal of Cash Management v12n3 PP: 47-51 May/Jun 1992  
ISSN: 0731-1281 JRNL CODE: JCG  
WORD COUNT: 2430

...TEXT: The bank then initiates an electronic credit for each supplier and transmits it to the **supplier** 's **bank** through the automated clearing house (ACH).

In option one, the payment and remittance data are...

...if a trading partner is accustomed to receiving electronic lockbox information, its bank can usually **consolidate** lockbox and **remittance** information.

**OPTION TWO**

Option two is designed for trading **partners** who prefer to receive payment and remittance detail separately. Under this scenario, Harris transmits the ...

...arrives, which helps their cash forecasting.

In option three, Harris sends a payment to the **supplier's bank**, but creates a paper remittance detail that it mails or telefaxes to the supplier.

Option...

25/3,K/5 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

12039570 Supplier Number: 132143854 (USE FORMAT 7 FOR FULLTEXT)  
**TowerGroup Debuts European Banking & Payments Research and Advisory Service.**

PR Newswire, pNA  
May 5, 2005  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 659

... focus on such issues as building a true pan-European financial market, harnessing the potential **transformative** power of business process **outsourcing**, and breaking through the challenges of cross-border acquisition and **consolidation**.

"The European Banking & **Payments** practice is rooted in the TowerGroup tradition of deep research, predictive analysis and decades of

...are currently assisting some of the region's most prestigious financial services institutions, including both **consumer** and wholesale **banks** and securities and investment firms, by providing the strategic and tactical knowledge needed to excel...

25/3,K/6 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

08485506 SUPPLIER NUMBER: 18028461 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Fed task force to study electronic payment systems.(Financial Services Research Group)**

Marjanovic, Steven  
American Banker, v161, n37, p16(2)  
Feb 26, 1996  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 950 LINE COUNT: 00079

... volume. It will consider whether changes in pricing "automatically translate into changes in what a **bank** offers its **customers**," Mr. Connolly said.

"We will look at this from the demand side - at really what...

25/3,K/9 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

04059910      SUPPLIER NUMBER: 07483520      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**PNC Financial Corp. opens Dallas AccelaNet Wholesale Lockbox.**  
PR Newswire, 0802PG001  
August 2, 1989  
LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 635      LINE COUNT: 00056

... interchange -- the corporate-to-corporate computer transmission of payment data and related invoice information in **structured** computer formats.

"We are known for our quality service and expert technical support and plan...

25/3,K/10      (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

03867173      SUPPLIER NUMBER: 07057006      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Le "Club." (Banques des Affaires)**  
Sachar, Laura  
Financial World, v158, n5, p40(4)  
March 7, 1989  
CODEN: FIWOA      ISSN: 0015-2064      LANGUAGE: ENGLISH      RECORD TYPE:  
FULLTEXT  
WORD COUNT: 2707      LINE COUNT: 00207

... Eskenazi's partner, 68-year-old Pierre Haas, offers to explain Pargesa's holding company **structure** over lunch at corner table in Le Lotti, around the corner from Paribas. Haas ran...

25/AA,AN,TI/1 (Item 1 from file: 15)  
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

01329770 99-79166  
A technical ascent

25/AA,AN,TI/2 (Item 2 from file: 15)  
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

00956773 96-06166  
Re-engineering treasury management functions: Theory and application

25/AA,AN,TI/3 (Item 3 from file: 15)  
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

00622740 92-37842  
Financial EDI at Motorola: A Case Study in Trading Partner Enrollment

25/AA,AN,TI/4 (Item 1 from file: 16)  
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

12080815 Supplier Number: 132569072  
UCBH Holdings, Inc. Announces Two New Members to the Board of Directors;  
New Directors Further Diversify Experience and Expertise of Board.

25/AA,AN,TI/5 (Item 2 from file: 16)  
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

12039570 Supplier Number: 132143854  
TowerGroup Debuts European Banking & Payments Research and Advisory  
Service.

25/AA,AN,TI/6 (Item 1 from file: 148)  
DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.

08485506 SUPPLIER NUMBER: 18028461  
Fed task force to study electronic payment systems.(Financial Services  
Research Group)

25/AA,AN,TI/7 (Item 2 from file: 148)  
DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.  
>>>Accession number 8167806 is unavailable

25/AA,AN,TI/8 (Item 3 from file: 148)  
DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.

05792091 SUPPLIER NUMBER: 11866708  
The M&A Rosters; third quarter 1991.

25/AA,AN,TI/9 (Item 4 from file: 148)

DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.

04059910 SUPPLIER NUMBER: 07483520

PNC Financial Corp. opens Dallas AccelaNet Wholesale Lockbox.

25/AA,AN,TI/10 (Item 5 from file: 148)

DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.

03867173 SUPPLIER NUMBER: 07057006

Le "Club." (Banques des Affaires)

? show files;ds  
 File 476:Financial Times Fulltext 1982-2005/Aug 01  
     (c) 2005 Financial Times Ltd  
 File 613:PR Newswire 1999-2005/Aug 01  
     (c) 2005 PR Newswire Association Inc  
 File 621:Gale Group New Prod.Annou.(R) 1985-2005/Aug 01  
     (c) 2005 The Gale Group  
 File 624:McGraw-Hill Publications 1985-2005/Aug 01  
     (c) 2005 McGraw-Hill Co. Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2005/Jul 29  
     (c) 2005 The Gale Group  
 File 634:San Jose Mercury Jun 1985-2005/Jul 30  
     (c) 2005 San Jose Mercury News  
 File 610:Business Wire 1999-2005/Aug 01  
     (c) 2005 Business Wire.  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	3128701	(THIRD OR 3RD OR ANOTHER OR OTHER OR SERVICE OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY? ? OR PARTIES OR PROVIDER? ? OR AGENT? ?) OR THIRDPARTY? ? OR PARTNER? ? OR CONTRACT?R? ? OR OUTSOURC??? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S2	6806740	BATCH??? OR BLOCK? ? OR BLOC? ? OR CLUSTER? OR POOL? ? OR - COMBINE? ? OR COMBINATION OR BUNDL? OR AGGREGAT? OR CONSOLIDA-T? OR GROUP???
S3	6738023	ORDER? ? OR ACCOUNTS()RECEIVABLE OR PAYMENT? ? OR PAYOUT? ? OR PAY()OUT? ? OR DISBURSAL? ? OR DISBURSEMENT? OR REMITTANC-E? ? OR COLLECTION? ? OR CHARGE? ? OR INVOICE? ? OR EFT OR FU-ND? ?()TRANSFER? ? OR DEBIT? ? OR CREDIT? ? OR BILL???
S4	5286151	DETECT??? OR FIND??? OR DISCOVER??? OR DETERMIN? OR RECOGN-I? OR DISTINGUISH??? OR DISCERN??? OR ASCERTAIN??? OR IDENTIF-Y??? OR IDENTIFICATION OR SELECT???
S5	645338	RECIPIENT? ? OR RECEIVER? ? OR RECEIVING OR ACCEPT?R? ? OR CREDIT?R? ?
S6	2134875	BANK? ? OR BANC? ? OR FINANCIAL()INSTITUTION? ?
S7	3508152	SELLER? ? OR VEND?R? ? OR MERCHANT? ? OR DISTRIBUT?R? ? OR RETAILER? ? OR SUPPLIER? ? OR PURVEY?R? ? OR STORE? ? OR SHOP? ?
S8	5245194	BUYER? ? OR PURCHASER? ? OR CONSUMER? ? OR VENDEE? ? OR CU-STMOMER? ? OR SHOPPER? ?
S9	3846748	TRANSLAT??? OR REFORMAT? OR RE()FORMAT? OR CONVERT??? OR C-ONVERSION? OR CONFIGUR? OR RECONFIGUR? OR STRUCTUR? OR RESTRU-CTUR? OR ADJUST? OR ADAPT? OR REPLACE? OR SUBSTITUT??? OR TRA-NSFORM? OR TRANSPOS?
S10	6747	S1(10N) (S2(5N)S3)
S11	26371	S4(5N)S5
S12	221875	S6(5N) (S7 OR S8)
S13	4048	S9(10N)S12
S14	0	S10(S)S11(S)S13
S15	0	S10 AND S11 AND S13
S16	0	S10(S)S11(S)S13
S17	511	S9(S)S10
S18	155	S9(10N)S10
S19	3	S18(S) (S11 OR S12)
S20	11	S17(S) (S11 OR S12)
S21	98	S10(S) (S11 OR S12)
S22	29	S9 AND S21



S23	29	S20 OR S22
S24	3	S23 NOT PY>1998
S25	3	S24 NOT PD=19980129:20050930
S26	98	S20 OR S21
S27	14	S26 NOT PY>1998
S28	13	S27 NOT PD=19980229:20050930
S29	12	RD (unique items)

29/3,K/3 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2005 The Gale Group. All rts. reserv.

01518189 Supplier Number: 47297986 (USE FORMAT 7 FOR FULLTEXT)  
**Oracle Delivers New Functionality for Japanese Business Practices**  
PR Newswire, p414LAM033  
April 14, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 947

... Bank Transfer: A common method of payment for Japanese businesses is to transfer funds through **banks** to their **suppliers**. A specific file format is submitted to the **bank** and then to the **supplier** to detail the payment. The file format in Japan is referred to as the Zengin...

...ability to handle bank charges associated with bank transfers and to record agreements between trading **partners** as they relate to those bank charges.

\* **Consolidated Billing** (Ikkatsu Seikyu): In Japan, it is common for a supplier to issue a consolidated "billing..."

29/3,K/6 (Item 4 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2005 The Gale Group. All rts. reserv.

01316950 Supplier Number: 45911394 (USE FORMAT 7 FOR FULLTEXT)  
**ADP announces "Bank Partnership" program; Cooperative marketing of services to small businesses.**  
Business Wire, p11031062  
Nov 3, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 696

... Group, a \$1.8 billion division, has consolidated its bank sales efforts into one sales **group** in **order** to better serve the needs of its bank **partners**. This group, combined with ADP's 2,000 person sales staff, provides a supplemental resource through which **banks** can reach their **customers**.

"With a portfolio of banking-related services, a nationwide business sales force, and a client..."

29/3,K/7 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2005 The Gale Group. All rts. reserv.

03633119 Supplier Number: 47824261 (USE FORMAT 7 FOR FULLTEXT)  
**AQUISITION COULD PUT ACI FIRST FOR ACH SOFTWARE**  
Corporate EFT Report, v17, n13, pN/A  
July 9, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 345

... NB]. The Charlotte, N.C.-based bank purchased the software to improve accepting, processing, routing **debit** and **credit** transactions and **consolidating** automatic **clearing house** (ACH) systems. Other **customers** include San Francisco-based **Bank** of America [BAC].

Co-ach prices range from \$500,000 to \$5 million, depending on...

29/3,K/9 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

03360007 Supplier Number: 46911123 (USE FORMAT 7 FOR FULLTEXT)

**CYBERCASH FORMS PARTNERSHIPS.**

Retail Delivery Systems News, v1, n24, pN/A

Nov 22, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 135

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...server. CyberCash offers credit card, coin and, soon, an electronic check Internet payment products. The **merchant** server connects **banks** to Internet business sites. CyberCash's payment products connect the **banks** to **consumers** making payments over the Internet. Several other Internet payments providers are expected to **configure** their products to work with the merchant server. CyberCash also is partnering with another software...

...software into its merchant Internet cataloging system. More than 70 development and Internet hosting companies **bundle** iCat merchant **payment** software along with their services. Other iCat payments **partners** include CheckFree Corp., First Virtual, and Open Market Inc. (Denis Yaro, CyberCash, 703/620-1222...

29/3,K/10 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

01128533 Supplier Number: 40875763 (USE FORMAT 7 FOR FULLTEXT)

**Mellon Bank Develops State-of-the Art Collection System For Norton Company**

Corporate EFT Report, v9, n15, p9

July 26, 1989

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 519

... m. Eastern time on the due date. On the effective date, Mellon can debit the **customers** ' **bank** account through the automated **clearing house** and would credit Norton's account.

In addition, Mellon **combines** data from **payments** received electronically with remittance information from checks sent by customers to a Mellon lockbox. This...

29/3,K/11 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

01028316 Supplier Number: 40429525 (USE FORMAT 7 FOR FULLTEXT)

**UNTITLED ARTICLE**

Communications Daily, v8, n126, pN/A

June 30, 1988

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 107

... Bill also would allow state attorneys gen. to sue telemarketers in federal court and establish **clearing house** for complaints. **Banks**, **consumer groups** and American Telemarketing Assn. endorsed **bill**. FTC estimates telemarketing is \$100-billion annual business in U.S.

COPYRIGHT 1988 BY WARREN...

29/AA,AN,TI/1 (Item 1 from file: 476)  
DIALOG(R)File 476:(c) 2005 Financial Times Ltd. All rts. reserv.

B05DKABAB1FT  
UK Overseas Traders: Bringing more of the riches back home /  
Diversification of trade sought

29/AA,AN,TI/2 (Item 2 from file: 476)  
DIALOG(R)File 476:(c) 2005 Financial Times Ltd. All rts. reserv.

B05KGAHAALFT  
Lazard Bros Helps Form New Indian Merchant Bank / Credit Capital of Bombay

29/AA,AN,TI/3 (Item 1 from file: 621)  
DIALOG(R)File 621:(c) 2005 The Gale Group. All rts. reserv.

01518189 Supplier Number: 47297986  
Oracle Delivers New Functionality for Japanese Business Practices

29/AA,AN,TI/4 (Item 2 from file: 621)  
DIALOG(R)File 621:(c) 2005 The Gale Group. All rts. reserv.

01511803 Supplier Number: 47258962  
Mike Boian named Vice President of The InterCept Group.

29/AA,AN,TI/5 (Item 3 from file: 621)  
DIALOG(R)File 621:(c) 2005 The Gale Group. All rts. reserv.

01506032 Supplier Number: 47222294  
The InterCept Group completes acquisition of Bank Services Corporation.

29/AA,AN,TI/6 (Item 4 from file: 621)  
DIALOG(R)File 621:(c) 2005 The Gale Group. All rts. reserv.

01316950 Supplier Number: 45911394  
ADP announces "Bank Partnership" program; Cooperative marketing of services  
to small businesses.

29/AA,AN,TI/7 (Item 1 from file: 636)  
DIALOG(R)File 636:(c) 2005 The Gale Group. All rts. reserv.

03633119 Supplier Number: 47824261  
AQUISITION COULD PUT ACI FIRST FOR ACH SOFTWARE

29/AA,AN,TI/8 (Item 2 from file: 636)  
DIALOG(R)File 636:(c) 2005 The Gale Group. All rts. reserv.

03534136 Supplier Number: 47302292  
ORACLE: Oracle delivers new functionality for Japanese business practices

29/AA,AN,TI/9 (Item 3 from file: 636)  
DIALOG(R)File 636:(c) 2005 The Gale Group. All rts. reserv.

03360007 Supplier Number: 46911123  
CYBERCASH FORMS PARTNERSHIPS.

29/AA,AN,TI/10 (Item 4 from file: 636)  
DIALOG(R)File 636:(c) 2005 The Gale Group. All rts. reserv.

01128533 Supplier Number: 40875763  
Mellon Bank Develops State-of-the Art Collection System For Norton Company

29/AA,AN,TI/11 (Item 5 from file: 636)  
DIALOG(R)File 636:(c) 2005 The Gale Group. All rts. reserv.

01028316 Supplier Number: 40429525  
UNTITLED ARTICLE

29/AA,AN,TI/12 (Item 1 from file: 813)  
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

0190067  
PNC FINANCIAL CORP OPENS DALLAS ACCELANET WHOLESALE LOCKBOX

? show files;ds

File 47:Gale Group Magazine DB(TM) 1959-2005/Aug 01  
(c) 2005 The Gale group

File 635:Business Dateline(R) 1985-2005/Jul 30  
(c) 2005 ProQuest Info&Learning

File 570:Gale Group MARS(R) 1984-2005/Jul 29  
(c) 2005 The Gale Group

File 387:The Denver Post 1994-2005/Jul 29  
(c) 2005 Denver Post

File 471:New York Times Fulltext 1980-2005/Aug 01  
(c) 2005 The New York Times

File 492:Arizona Repub/Phoenix Gaz 1986-2002/Jan 06  
(c) 2002 Phoenix Newspapers

File 494:St LouisPost-Dispatch 1988-2005/Jul 31  
(c) 2005 St Louis Post-Dispatch

File 498:Detroit Free Press 1987-2005/Jul 29  
(c) 2005 Detroit Free Press Inc.

File 631:Boston Globe 1980-2005/Jul 29  
(c) 2005 Boston Globe

File 633:Phil.Inquirer 1983-2005/Jul 29  
(c) 2005 Philadelphia Newspapers Inc

File 638:Newsday/New York Newsday 1987-2005/Jul 31  
(c) 2005 Newsday Inc.

File 640:San Francisco Chronicle 1988-2005/Jul 31  
(c) 2005 Chronicle Publ. Co.

File 641:Rocky Mountain News Jun 1989-2005/Aug 01  
(c) 2005 Scripps Howard News

File 702:Miami Herald 1983-2005/Jul 29  
(c) 2005 The Miami Herald Publishing Co.

File 703:USA Today 1989-2005/Jul 29  
(c) 2005 USA Today

File 704:(Portland)The Oregonian 1989-2005/Jul 31  
(c) 2005 The Oregonian

File 713:Atlanta J/Const. 1989-2005/Jul 31  
(c) 2005 Atlanta Newspapers

File 714:(Baltimore) The Sun 1990-2005/Aug 01  
(c) 2005 Baltimore Sun

File 715:Christian Sci.Mon. 1989-2005/Aug 01  
(c) 2005 Christian Science Monitor

File 725:(Cleveland)Plain Dealer Aug 1991-2005/Jul 31  
(c) 2005 The Plain Dealer

File 735:St. Petersburg Times 1989- 2005/Jul 31  
(c) 2005 St. Petersburg Times

File 476:Financial Times Fulltext 1982-2005/Aug 01  
(c) 2005 Financial Times Ltd

File 477:Irish Times 1999-2005/Jul 31  
(c) 2005 Irish Times

File 710:Times/Sun.Times(London) Jun 1988-2005/Jul 30  
(c) 2005 Times Newspapers

File 711:Independent(London) Sep 1988-2005/Aug 01  
(c) 2005 Newspaper Publ. PLC

File 756:Daily/Sunday Telegraph 2000-2005/Aug 01  
(c) 2005 Telegraph Group

File 757:Mirror Publications/Independent Newspapers 2000-2005/Aug 01  
(c) 2005

File 13:BAMP 2005/Jul W4  
(c) 2005 The Gale Group

File 75:TGG Management Contents(R) 86-2005/Jul W4  
(c) 2005 The Gale Group

Set	Items	Description
S1	2424544	(THIRD OR 3RD OR ANOTHER OR OTHER OR SERVICE OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY? ? OR PARTIES OR PROVIDER? ? OR AGENT? ?) OR THIRDPARTY? ? OR PARTNER? ? OR CONTRACT?R? ? OR OUTSOURC??? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S2	9583423	BATCH??? OR BLOCK? ? OR BLOC? ? OR CLUSTER? OR POOL? ? OR - COMBINE? ? OR COMBINATION OR BUNDL? OR AGGREGAT? OR CONSOLIDAT? OR GROUP???
S3	11404201	ORDER? ? OR ACCOUNTS()RECEIVABLE OR PAYMENT? ? OR PAYOUT? ? OR PAY()OUT? ? OR DISBURSAL? ? OR DISBURSEMENT? OR REMITTANCE? ? OR COLLECTION? ? OR CHARGE? ? OR INVOICE? ? OR EFT OR FUND? ?()TRANSFER? ? OR DEBIT? ? OR CREDIT? ? OR BILL???
S4	9841128	DETECT??? OR FIND??? OR DISCOVER??? OR DETERMIN? OR RECOGN- I? OR DISTINGUISH??? OR DISCERN??? OR ASCERTAIN??? OR IDENTIFY??? OR IDENTIFICATION OR SELECT???
S5	1232488	RECIPIENT? ? OR RECEIVER? ? OR RECEIVING OR ACCEPT?R? ? OR CREDIT?R? ?
S6	2634561	BANK? ? OR BANC? ? OR FINANCIAL()INSTITUTION? ?
S7	4472922	SELLER? ? OR VEND?R? ? OR MERCHANT? ? OR DISTRIBUT?R? ? OR RETAILER? ? OR SUPPLIER? ? OR PURVEY?R? ? OR STORE? ? OR SHOP? ?
S8	3913481	BUYER? ? OR PURCHASER? ? OR CONSUMER? ? OR VENDEE? ? OR CUSTOMER? ? OR SHOPPER? ?
S9	5615286	TRANSLAT??? OR REFORMAT? OR RE()FORMAT? OR CONVERT??? OR CONVERSION? OR CONFIGUR? OR RECONFIGUR? OR STRUCTUR? OR RESTRUCTUR? OR ADJUST? OR ADAPT? OR REPLACE? OR SUBSTITUT??? OR TRANSFORM? OR TRANSPOS?
S10	3248	S1(10N) (S2(5N)S3)
S11	31120	S4(5N)S5
S12	199187	S6(5N) (S7 OR S8)
S13	3742	S9(10N)S12
S14	1	S10(S)S11(S)S13
S15	1	S10 AND S11 AND S13
S16	154	S9(S)S10
S17	2	S16(S) (S11 OR S12)
S18	12	S16 AND (S11 OR S12)
<del>S19</del>	<del>65</del>	<del>S9(10N)S10</del>
S20	64	S19 NOT S14
S21	35	S20 NOT PY>1998
S22	33	S21 NOT PD=19980129:20050930
S23	33	RD (unique items)



23/3,K/3 (Item 3 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2005 The Gale group. All rts. reserv.

03868914 SUPPLIER NUMBER: 13465204 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Inside an outsourcing deal. (First Fidelity Bancorporation; Electronic Data Systems Corp.; includes related articles on outsourcing for banks and FFB's system conversion process) (Cover Story)**  
Moad, Jeff  
Datamation, v39, n4, p20(6)  
Feb 15, 1993  
DOCUMENT TYPE: Cover Story ISSN: 1062-8363 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 4382 LINE COUNT: 00334

... 600 employees and cut total 1990 expenses by \$85 million. Then came the announcement: in **order** to **consolidate** back-office operations, FFB would **outsource** all data center operations and system **conversions** to Electronic Data Systems Corp. of Dallas. EDS and FFB valued the deal at \$450...

23/3,K/5 (Item 1 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0894487 98-55199  
**Banking on a cool idea**  
Ward, Getahn  
Nashville Banner (Nashville, TN, US) pB.1  
PUBL DATE: 980112  
WORD COUNT: 1,105  
DATELINE: Nashville, TN, US, South Central

TEXT:

...than \$200 million in revenues. Such fast growth results from acquiring 88 mom-and-pop **service providers** across the country, making the company lead **consolidator** in the \$24 **billion** residential repair and **replacement** market.

And with a pool of more than 30,000 mom-and-pop companies nationwide...

23/3,K/17 (Item 3 from file: 471)  
DIALOG(R)File 471:New York Times Fulltext  
(c) 2005 The New York Times. All rts. reserv.

00673029 NYT Sequence Number: 143485830504 (USE FORMAT 7 FOR FULLTEXT)  
**BUSINESS DIGEST; WEDNESDAY, MAY 4, 1983; Markets**  
New York Times, Late City Final Edition ED, COL 1, P 1  
Wednesday May 4 1983  
DOCUMENT TYPE: Newspaper; Summary LANGUAGE: English RECORD TYPE:  
Fulltext SECTION HEADING: SECTD  
Word Count: 681

... a \$770 million financing package and Chile is nearing an agreement with its creditors on **restructuring** at least part of its \$17 **billion** in

debts. (D2.)

Communist **bloc** trading **partners** have postponed a meeting because of a dispute over the agenda, sources said. (D9.)

Details...

23/AA,AN,TI/1 (Item 1 from file: 47)  
DIALOG(R)File 47:(c) 2005 The Gale group. All rts. reserv.

04685710 SUPPLIER NUMBER: 19007760  
1997 railroad financial desk book directory.(special section: 1997 Railroad  
Financial Desk Book)(Directory)

23/AA,AN,TI/2 (Item 2 from file: 47)  
DIALOG(R)File 47:(c) 2005 The Gale group. All rts. reserv.

04399322 SUPPLIER NUMBER: 17880088  
1996 railroad financial deskbook directory.(1996 Railroad Financial Desk  
Book)(Directory)

23/AA,AN,TI/3 (Item 3 from file: 47)  
DIALOG(R)File 47:(c) 2005 The Gale group. All rts. reserv.

03868914 SUPPLIER NUMBER: 13465204  
Inside an outsourcing deal. (First Fidelity Bancorporation; Electronic Data  
Systems Corp.; includes related articles on outsourcing for banks and  
FFB's system conversion process) (Cover Story)

23/AA,AN,TI/4 (Item 4 from file: 47)  
DIALOG(R)File 47:(c) 2005 The Gale group. All rts. reserv.

03865841 SUPPLIER NUMBER: 13442319  
Labor-management bargaining in 1992.

23/AA,AN,TI/5 (Item 1 from file: 635)  
DIALOG(R)File 635:(c) 2005 ProQuest Info&Learning. All rts. reserv.

98-55199  
Banking on a cool idea

23/AA,AN,TI/6 (Item 2 from file: 635)  
DIALOG(R)File 635:(c) 2005 ProQuest Info&Learning. All rts. reserv.

97-45871  
Mall groundbreak in March

23/AA,AN,TI/7 (Item 3 from file: 635)  
DIALOG(R)File 635:(c) 2005 ProQuest Info&Learning. All rts. reserv.

95-02121  
Winthrop Financial's trial by suitor

23/AA,AN,TI/8 (Item 4 from file: 635)  
DIALOG(R)File 635:(c) 2005 ProQuest Info&Learning. All rts. reserv.

85-06247  
-Ouch!- Contractors Recoil Under Blows of Fair, Economy

23/AA,AN,TI/9 (Item 5 from file: 635)  
DIALOG(R)File 635:(c) 2005 ProQuest Info&Learning. All rts. reserv.

85-01060

**Temps Contractors Reach for Record Growth**

23/AA,AN,TI/10 (Item 1 from file: 570)  
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

01437508 Supplier Number: 44728351

**Simint Sells U.S. Subsidiary To Financier Ong Beng Seng; \$13 million paid  
for parent of A/X Armani**

23/AA,AN,TI/11 (Item 2 from file: 570)  
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

01423671 Supplier Number: 44561121

**Do Consumers Want More Debt?**

23/AA,AN,TI/12 (Item 3 from file: 570)  
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

01224418 Supplier Number: 42387203

**Sun International expects good results**

23/AA,AN,TI/13 (Item 4 from file: 570)  
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